



Austrobank Overseas (Panamá), S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2002		2003				2004			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	56,110.93	43,172.24	44,246.02	38,903.32	38,090.62	33,685.60	32,016.13	40,364.61	44,617.37	
3 Activos Líquidos	10,678.13	7,947.58	9,669.40	9,416.44	10,566.60	12,246.33	12,061.20	14,150.24	16,118.83	
4 Total de Préstamos	11,670.17	13,314.69	13,126.84	12,315.40	11,450.64	11,885.43	14,741.58	15,172.80	18,342.90	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	11,670.17	13,314.69	13,126.84	12,315.40	11,450.64	11,885.43	14,741.58	15,172.80	18,342.90	
7 Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8 Total de Depósitos	19,893.81	18,529.81	20,201.01	18,964.42	19,202.97	19,558.10	21,862.18	24,438.73	29,435.07	
9 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	19,893.81	18,529.81	20,201.01	18,964.42	19,202.97	19,558.10	21,862.18	24,438.73	29,435.07	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	13,818.81	12,848.95	14,700.29	12,529.36	12,764.69	13,646.57	14,946.53	17,316.89	24,530.65	
16 Depósitos de Bancos	6,075.00	5,680.86	5,500.72	6,435.06	6,438.29	5,911.53	6,915.64	7,121.84	4,904.42	
17 Patrimonio Total	4,783.86	4,962.96	5,357.03	5,634.79	5,632.57	5,771.25	5,987.39	6,157.41	6,267.43	
18 PROMEDIO (12 MESES)										
19 Total de Activos	40,067.60	35,062.29	37,925.83	41,536.95	47,100.78	38,428.92	38,131.08	39,633.96	41,353.99	
20 Activos Generadores de Ingresos	8,011.77	8,343.24	10,359.78	11,807.19	11,560.40	12,600.06	13,934.21	13,744.10	14,896.77	
21 Total de Prestamos	8,011.77	8,343.24	10,359.78	11,807.19	11,560.40	12,600.06	13,934.21	13,744.10	14,896.77	
22 Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
23 Patrimonio Total	4,353.42	4,341.26	4,551.81	4,950.63	5,208.22	5,367.11	5,672.21	5,896.10	5,950.00	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	331.19	31.74	338.21	897.18	1,307.83	381.65	802.58	1,325.97	1,935.08	
26 Egreso de Operaciones	1,547.01	333.87	646.29	1,016.83	1,383.94	311.46	626.90	949.58	1,353.23	



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27 Ingreso Neto de Intereses	-1,215.82	-302.13	-308.08	-119.66	-76.11	70.19	175.69	376.39	581.86	
28 Otros Ingresos	2,616.94	674.01	1,230.09	1,434.40	1,717.69	243.40	524.52	952.72	1,190.62	
29 Ingreso de Operaciones	1,401.12	371.88	922.01	1,314.74	1,641.58	313.59	700.20	1,329.12	1,772.47	
30 Egresos Generales	540.25	144.04	300.11	415.08	578.12	159.08	329.55	534.91	800.75	
31 Utilidad Antes de Provisiones	860.87	227.84	621.91	899.66	1,063.45	154.51	370.65	794.20	971.73	
32 Utilidad del Periodo	860.87	227.84	621.91	899.66	1,063.45	154.51	370.65	794.20	971.73	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	399.81	529.60	297.50	125.75	261.63	160.56	0.00	336.83	319.62	
35 Total Provisiones Para Préstamos	653.81	550.73	550.73	550.73	662.73	656.93	534.43	449.42	328.42	
36 Préstamos Vencidos / Préstamos Totales (%)	3.43	3.98	2.27	1.02	2.28	1.35	0.00	2.22	1.74	
37 Provisiones / Préstamos Vencidos (%)	163.53	103.99	185.12	437.95	253.31	409.14	0.00	133.42	102.75	
38 Provisiones Para Préstamos / Préstamos Totales (%)	5.60	4.14	4.20	4.47	5.79	5.53	3.63	2.96	1.79	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	8.53	11.50	12.11	14.48	14.79	17.13	18.70	15.25	14.05	
41 Patrimonio / Activos Generadores de Ing. (%)	40.99	37.27	40.81	45.75	49.19	48.56	40.62	40.58	34.17	
42 Patrimonio / Préstamos Totales (%)	40.99	37.27	40.81	45.75	49.19	48.56	40.62	40.58	34.17	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	53.68	42.89	47.87	49.65	55.03	62.62	55.17	57.90	54.76	
45 Activos Líquidos / Activos Totales (%)	19.03	18.41	21.85	24.20	27.74	36.35	37.67	35.06	36.13	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	53.68	42.89	47.87	49.65	55.03	62.62	55.17	57.90	54.76	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	10.75	10.92	12.01	10.16	9.20	4.91	5.32	7.70	6.52	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.15	2.60	3.28	2.89	2.26	1.61	1.94	2.67	2.35	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	19.77	20.99	27.33	24.23	20.42	11.52	13.07	17.96	16.33	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.13	1.52	6.53	10.13	11.31	12.12	11.52	12.86	12.99	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	19.31	16.01	12.48	11.48	11.97	9.89	9.00	9.21	9.08	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	-15.18	-14.48	-5.95	-1.35	-0.66	2.23	2.52	3.65	3.91			
54 Egresos Generales / Ingresos de Operaciones (%)	38.56	38.73	32.55	31.57	35.22	50.73	47.07	40.25	45.18			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	32.66	32.31	23.75	16.20	14.86	7.73	7.53	9.24	7.99			
56 PRODUCTIVIDAD												
57 Número de Empleados	13.00	15.00	13.00	14.00	14.00	14.00	17.00	18.00	17.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00			
59 Préstamos / Empleados	897.71	887.65	1,009.76	879.67	817.90	848.96	867.15	842.93	1,078.99			
60 Depósitos Totales / Empleados	1,530.29	1,235.32	1,553.92	1,354.60	1,371.64	1,397.01	1,286.01	1,357.71	1,731.47			
61 Utilidad Neta / Empleados	66.22	15.19	47.84	64.26	75.96	11.04	21.80	44.12	57.16			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	133.56	60.18	39.99	-11.92	-32.12	-21.97	-27.64	3.76	17.13			
64 Préstamos (%)	168.07	294.89	72.89	9.00	-1.88	-10.73	12.30	23.20	60.19			
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
66 Extranjeros (%)	133.07	294.89	72.89	9.00	-1.88	-10.73	12.30	23.20	60.19			
67 Depósitos (%)	8.64	-15.13	-18.03	-16.64	-3.47	5.55	8.22	28.87	53.28			
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
69 Extranjeros (%)	8.64	-15.13	-18.03	-16.64	-3.47	5.55	8.22	28.87	53.28			
70 Patrimonio (%)	21.94	33.43	42.98	32.07	17.74	16.29	11.77	9.27	11.27			
71 Utilidad Neta (%)	0.00	-212.00	-452.58	161.93	23.53	-32.18	-40.40	-11.72	-8.63			