



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

(En Miles de Balboas)

Cuadro No. 19

	2003			2004			2005			
	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	38,090.62	33,685.60	32,016.13	40,364.61	46,160.05	58,152.95	63,897.83	71,897.04	67,269.66	
3 Activos Líquidos	10,566.60	12,246.33	12,061.20	14,150.24	17,943.89	19,842.26	20,507.34	20,725.03	14,159.89	
4 Total de Préstamos	11,450.64	11,885.43	14,741.58	15,172.80	18,258.67	22,254.52	26,404.33	25,122.61	26,948.55	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	11,450.64	11,885.43	14,741.58	15,172.80	18,258.67	22,254.52	26,404.33	25,122.61	26,948.55	
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	19,202.97	19,558.10	21,862.18	24,438.73	29,435.07	31,234.62	40,487.43	51,358.29	53,414.93	
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	19,202.97	19,558.10	21,862.18	24,438.73	29,435.07	31,234.62	40,487.43	51,358.29	53,414.93	
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	12,764.69	13,646.57	14,946.53	17,316.89	24,530.65	26,339.92	35,617.46	46,815.90	48,857.45	
16 Depósitos de Bancos	6,438.29	5,911.53	6,915.64	7,121.84	4,904.42	4,894.70	4,869.97	4,542.39	4,557.48	
17 Patrimonio Total	5,632.57	5,771.25	5,987.39	6,157.41	6,205.70	6,430.41	6,918.66	7,166.58	6,844.91	
18 PROMEDIO (12 MESES)										
19 Total de Activos	47,100.78	38,428.92	38,131.08	39,633.96	42,125.33	45,919.27	47,956.98	56,130.82	56,714.85	
20 Activos Generadores de Ingresos	11,560.40	12,600.06	13,934.21	13,744.10	14,854.66	17,069.97	20,572.96	20,147.71	22,603.61	
21 Total de Prestamos	11,560.40	12,600.06	13,934.21	13,744.10	14,854.66	17,069.97	20,572.96	20,147.71	22,603.61	
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	5,208.22	5,367.11	5,672.21	5,896.10	5,919.14	6,100.83	6,453.02	6,661.99	6,525.30	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	1,307.83	381.65	802.58	1,325.97	1,938.27	640.78	1,572.24	2,525.38	3,255.56	
26 Egreso de Operaciones	1,383.94	311.46	626.90	949.58	1,353.23	451.12	998.58	1,765.91	2,637.88	



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27 Ingreso Neto de Intereses	-76.11	70.19	175.69	376.39	585.04	189.66	573.66	759.47	617.68	
28 Otros Ingresos	1,717.69	243.40	524.52	952.72	1,190.62	258.27	603.94	923.38	1,012.41	
29 Ingreso de Operaciones	1,641.58	313.59	700.20	1,329.12	1,775.66	447.93	1,177.60	1,682.86	1,630.09	
30 Egresos Generales	578.12	159.08	329.55	534.91	1,118.30	223.21	464.64	721.97	1,029.02	
31 Utilidad Antes de Provisiones	1,063.45	154.51	370.65	794.20	657.35	224.72	712.96	960.88	601.07	
32 Utilidad del Periodo	1,063.45	154.51	370.65	794.20	573.12	224.72	712.96	960.88	601.07	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	261.63	160.56	0.00	336.83	319.62	327.98	233.86	279.84	233.86	
35 Total Provisiones Para Préstamos	662.73	656.93	534.43	449.42	412.65	412.65	318.09	233.86	233.86	
36 Préstamos Vencidos / Préstamos Totales (%)	2.28	1.35	0.00	2.22	1.75	1.47	0.89	1.11	0.87	
37 Provisiones / Préstamos Vencidos (%)	253.31	409.14	0.00	133.42	129.11	125.82	136.02	83.57	100.00	
38 Provisiones para Préstamos / Préstamos Totales (%)	5.79	5.53	3.63	2.96	2.26	1.85	1.20	0.93	0.87	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	14.79	17.13	18.70	15.25	13.44	11.06	10.83	9.97	10.18	
41 Patrimonio / Activos Generadores de Ing. (%)	49.19	48.56	40.62	40.58	33.99	28.89	26.20	28.53	25.40	
42 Patrimonio / Préstamos Totales (%)	49.19	48.56	40.62	40.58	33.99	28.89	26.20	28.53	25.40	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	55.03	62.62	55.17	57.90	60.96	63.53	50.65	40.35	26.51	
45 Activos Líquidos / Activos Totales (%)	27.74	36.35	37.67	35.06	38.87	34.12	32.09	28.83	21.05	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	55.03	62.62	55.17	57.90	60.96	63.53	50.65	40.35	26.51	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	9.20	4.91	5.32	7.70	3.86	5.27	6.93	6.36	2.66	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.26	1.61	1.94	2.67	1.36	1.96	2.97	2.28	1.06	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	20.42	11.52	13.07	17.96	9.68	14.73	22.10	19.23	9.21	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.31	12.12	11.52	12.86	13.05	15.02	15.28	16.71	14.40	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	11.97	9.89	9.00	9.21	9.11	10.57	9.71	11.69	11.67	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	-0.66	2.23	2.52	3.65	3.94	4.44	5.58	5.03	2.73			
54 Egresos Generales / Ingresos de Operaciones (%)	35.22	50.73	47.07	40.25	62.98	49.83	39.46	42.90	63.13			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	14.86	7.73	7.53	9.24	8.02	6.05	5.87	6.11	4.48			
56 PRODUCTIVIDAD												
57 Número de Empleados	14.00	14.00	17.00	18.00	17.00	19.00	18.00	31.00	30.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	817.90	848.96	867.15	842.93	1,074.04	1,171.29	1,466.91	810.41	898.28			
60 Depósitos Totales / Empleados	1,371.64	1,397.01	1,286.01	1,357.71	1,731.47	1,643.93	2,249.30	1,656.72	1,780.50			
61 Utilidad Neta / Empleados	75.96	11.04	21.80	44.12	33.71	11.83	39.61	31.00	20.04			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	-32.12	-21.97	-27.64	3.76	21.18	72.63	99.58	78.12	45.73			
64 Préstamos (%)	-1.88	-10.73	12.30	23.20	59.46	87.24	79.11	65.58	47.59			
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
66 Extranjeros (%)	-1.88	-10.73	12.30	23.20	59.46	87.24	79.11	65.58	47.59			
67 Depósitos (%)	-3.47	5.55	8.22	28.87	53.28	59.70	85.19	110.15	81.47			
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
69 Extranjeros (%)	-3.47	5.55	8.22	28.87	53.28	59.70	85.19	110.15	81.47			
70 Patrimonio (%)	17.74	16.29	11.77	9.27	10.18	11.42	15.55	16.39	10.30			
71 Utilidad Neta (%)	23.53	-32.18	-40.40	-11.72	-46.11	45.43	92.35	20.99	4.88			