



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

(En Miles de Balboas)

Cuadro No. 19

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
<b>BALANCE DE SITUACION</b>										
Total de Activos	86,657.28	95,003.87	93,682.05	99,781.39	112,221.38	110,035.35	107,140.00	97,733.75	93,882.35	
Activos Líquidos	28,378.30	47,556.18	45,959.98	51,575.62	53,293.39	47,835.87	60,897.51	43,839.87	41,839.32	
Total de Préstamos	36,221.35	34,296.00	36,671.05	41,860.30	52,724.87	53,197.39	40,267.60	50,362.13	49,796.24	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	36,221.35	34,296.00	36,671.05	41,860.30	52,724.87	53,197.39	40,267.60	50,362.13	49,796.24	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	792.30	792.30	
Total de Depósitos	75,182.24	79,391.64	80,982.85	91,390.40	103,468.85	100,735.54	95,276.56	83,127.65	84,185.24	
Locales	0.00	0.00	1,000.00	4,000.00	3,750.00	3,500.00	1,000.00	1,000.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	1,000.00	4,000.00	3,750.00	3,500.00	1,000.00	1,000.00	0.00	
Extranjeros	75,182.24	79,391.64	79,982.85	87,390.40	99,718.85	97,235.54	94,276.56	82,127.65	84,185.24	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	74,673.15	79,254.45	78,855.85	85,093.46	95,582.28	96,582.29	93,778.64	78,984.39	83,320.42	
Depósitos de Bancos	509.09	137.19	1,127.00	2,296.94	4,136.57	653.25	497.91	3,143.26	864.82	
Patrimonio Total	7,256.58	7,391.82	6,319.08	6,400.12	6,483.70	6,691.29	6,403.66	7,887.34	8,044.54	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	76,945.58	84,848.70	84,834.79	95,418.06	99,439.33	102,519.61	100,411.03	98,757.57	103,051.86	
Activos Generadores de Ingresos	31,565.94	31,635.12	32,595.10	36,957.08	44,473.11	43,746.69	38,469.32	46,507.36	51,656.70	
Total de Prestamos	31,565.94	31,635.12	32,595.10	36,957.08	44,473.11	43,746.69	38,469.32	46,111.21	51,260.55	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396.15	396.15	
Patrimonio Total	7,050.89	7,121.48	6,732.97	6,868.77	6,870.14	7,041.55	6,361.37	7,143.73	7,264.12	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	4,140.45	1,253.51	2,903.49	4,540.00	6,453.71	1,922.39	3,530.05	5,155.11	6,887.84	
Egreso de Operaciones	4,351.23	1,422.34	2,919.15	4,511.27	6,325.88	1,873.02	3,627.68	5,099.35	6,369.91	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	-210.77	-168.83	-15.65	28.72	127.83	49.38	-97.63	55.76	517.93
Otros Ingresos	1,566.74	555.26	861.00	1,265.00	1,707.86	481.21	1,169.79	1,967.53	2,241.81
Ingreso de Operaciones	1,355.97	386.43	845.35	1,293.73	1,835.69	530.59	1,072.16	2,023.29	2,759.74
Egresos Generales	910.60	285.19	581.07	948.41	1,406.79	323.00	732.05	1,191.95	1,771.21
Utilidad Antes de Provisiones	445.37	101.24	264.27	345.32	428.90	207.58	340.11	831.34	988.53
Utilidad del Periodo	411.37	101.24	264.27	345.32	428.90	207.58	340.11	831.34	988.53
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	264.37	258.30	258.30	273.36	233.86	301.09	331.72	629.27	1,146.78
Total Provisiones Para Préstamos	322.07	288.07	532.85	532.85	532.85	532.85	532.85	532.85	532.85
Préstamos Vencidos / Préstamos Totales (%)	0.73	0.75	0.70	0.65	0.44	0.57	0.82	1.25	2.30
Provisiones / Préstamos Vencidos (%)	121.83	111.53	206.29	194.93	227.85	176.97	160.63	84.68	46.46
Provisiones para Préstamos / Préstamos Totales (%)	0.89	0.84	1.45	1.27	1.01	1.00	1.32	1.06	1.07
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	8.37	7.78	6.75	6.41	5.78	6.08	5.98	8.07	8.57
Patrimonio / Activos Generadores de Ing. (%)	20.03	21.55	17.23	15.29	12.30	12.58	15.90	15.42	15.90
Patrimonio / Préstamos Totales (%)	20.03	21.55	17.23	15.29	12.30	12.58	15.90	15.66	16.15
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	37.75	59.90	56.75	56.43	51.51	47.49	63.92	52.74	49.70
Activos Líquidos / Activos Totales (%)	32.75	50.06	49.06	51.69	47.49	43.47	56.84	44.86	44.57
Activos Líquidos + Inversiones / Depósitos Totales (%)	37.75	59.90	56.75	56.43	51.51	47.49	63.92	53.69	50.64
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.30	1.28	1.62	1.25	0.96	1.90	1.77	2.38	1.91
Utilidad Neta / Total de Activos (Promedio) (%)	0.53	0.48	0.62	0.48	0.43	0.81	0.68	1.12	0.96
Utilidad Neta / Patrimonio Total (Promedio) (%)	5.83	5.69	7.85	6.70	6.24	11.79	10.69	15.52	13.61
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	13.12	15.85	17.82	16.38	14.51	17.58	18.35	14.78	13.33
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	13.78	17.98	17.91	16.28	14.22	17.13	18.86	14.62	12.33
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	-0.67	-2.13	-0.10	0.10	0.29	0.45	-0.51	0.16	1.00
Egresos Generales / Ingresos de Operaciones (%)	67.15	73.80	68.74	73.31	76.64	60.88	68.28	58.91	64.18



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	4.96	7.02	5.28	4.56	3.84	4.40	6.08	5.64	4.34
PRODUCTIVIDAD									
Número de Empleados	29.00	36.00	34.00	43.00	43.00	53.00	46.00	47.00	50.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	1,249.01	952.67	1,078.56	973.50	1,226.16	1,003.72	875.38	1,071.53	995.92
Depósitos Totales / Empleados	2,592.49	2,205.32	2,381.85	2,125.36	2,406.25	1,900.67	2,071.23	1,768.67	1,683.70
Utilidad Neta / Empleados	14.19	2.81	7.77	8.03	9.97	3.92	7.39	17.69	19.77
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	28.89	27.19	23.29	9.58	29.50	15.82	14.37	-2.05	-16.34
Préstamos (%)	34.60	18.37	28.58	30.59	45.56	55.11	9.81	20.31	-5.55
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	34.60	18.37	28.58	30.59	45.56	55.11	9.81	20.31	-5.55
Depósitos (%)	40.75	42.37	31.83	27.05	37.62	26.88	17.65	-9.04	-18.64
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-75.00	0.00
Extranjeros (%)	40.75	42.37	30.20	21.49	32.64	22.48	17.87	-6.02	-15.58
Patrimonio (%)	6.01	7.89	-11.58	-12.77	-10.65	-9.48	1.34	23.24	24.07
Utilidad Neta (%)	-35.67	1,605.74	-12.39	-29.84	4.26	105.05	28.70	140.75	130.48
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	36,264.26	34,325.77	26,728.55	32,993.97	45,116.55	44,767.67	40,424.31	50,467.58	49,529.88
Mencion Especial	14.79	0.00	10,241.48	9,105.64	7,907.31	8,661.48	147.00	174.24	148.19
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	30.52	24.45	0.00	19.68	0.00	60.00	0.00	0.00	400.00
Irrecuperable	233.86	233.86	233.86	273.86	233.86	241.09	229.13	253.15	251.02