



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

(En Miles de Balboas)

Cuadro No. 19

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	112,221.38	110,035.35	107,140.00	97,733.75	93,882.35	85,805.27	85,437.91	79,489.86	81,490.24	
Activos Líquidos	53,293.39	47,835.87	60,897.51	43,839.87	41,839.32	35,240.64	32,054.10	29,314.70	33,143.21	
Total de Préstamos	52,724.87	53,197.39	40,267.60	50,362.13	49,796.24	48,222.87	50,323.14	47,474.81	45,696.86	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	52,724.87	53,197.39	40,267.60	50,362.13	49,796.24	48,222.87	50,323.14	47,474.81	45,696.86	
Total de Inversiones	0.00	0.00	0.00	792.30	792.30	792.30	792.30	97.46	127.86	
Total de Depósitos	103,468.85	100,735.54	95,276.56	83,127.65	84,185.24	75,349.06	74,848.82	68,666.63	70,915.59	
Locales	3,750.00	3,500.00	1,000.00	1,000.00	0.00	0.00	0.00	0.00	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	3,750.00	3,500.00	1,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	99,718.85	97,235.54	94,276.56	82,127.65	84,185.24	75,349.06	74,848.82	68,666.63	70,915.59	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	95,582.28	96,582.29	93,778.64	78,984.39	83,320.42	74,971.43	73,542.08	67,366.25	69,958.04	
Depósitos de Bancos	4,136.57	653.25	497.91	3,143.26	864.82	377.63	1,306.74	1,300.37	957.56	
Patrimonio Total	6,483.70	6,691.29	6,403.66	7,887.34	8,044.54	8,281.08	8,530.20	8,609.32	8,838.29	
PROMEDIO (12 MESES)										
Total de Activos	99,439.33	102,519.61	100,411.03	98,757.57	103,051.86	97,920.31	96,288.96	88,611.81	87,686.29	
Activos Generadores de Ingresos	44,473.11	43,746.69	38,469.32	46,507.36	51,656.70	51,106.28	45,691.52	49,363.35	48,206.63	
Total de Prestamos	44,473.11	43,746.69	38,469.32	46,111.21	51,260.55	50,710.13	45,295.37	48,918.47	47,746.55	
Total de Inversiones	0.00	0.00	0.00	396.15	396.15	396.15	396.15	444.88	460.08	
Patrimonio Total	6,870.14	7,041.55	6,361.37	7,143.73	7,264.12	7,486.19	7,466.93	8,248.33	8,441.41	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	6,453.71	1,922.39	3,530.05	5,155.11	6,887.84	1,599.77	3,178.32	4,918.13	6,472.89	
Egreso de Operaciones	6,325.88	1,873.02	3,627.68	5,099.35	6,369.91	1,148.75	2,143.89	3,128.42	4,140.90	



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Ingreso Neto de Intereses	127.83	49.38	-97.63	55.76	517.93	451.02	1,034.42	1,789.70	2,332.00
Otros Ingresos	1,707.86	481.21	1,169.79	1,967.53	2,241.81	362.66	534.20	693.41	1,190.39
Ingreso de Operaciones	1,835.69	530.59	1,072.16	2,023.29	2,759.74	813.69	1,568.62	2,483.12	3,522.39
Egresos Generales	1,406.79	323.00	732.05	1,191.95	1,771.21	521.87	1,029.19	1,714.02	2,554.73
Utilidad Antes de Provisiones	428.90	207.58	340.11	831.34	988.53	291.82	539.43	769.09	967.66
Utilidad del Periodo	428.90	207.58	340.11	831.34	988.53	236.55	484.16	465.82	664.39
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	233.86	301.09	331.72	629.27	1,146.78	1,128.36	1,167.94	979.80	4,775.17
Total Provisiones Para Préstamos	532.85	532.85	532.85	532.85	532.85	588.12	588.12	606.98	606.98
Préstamos Vencidos / Préstamos Totales (%)	0.44	0.57	0.82	1.25	2.30	2.34	2.32	2.06	10.45
Provisiones / Préstamos Vencidos (%)	227.85	176.97	160.63	84.68	46.46	52.12	50.36	61.95	12.71
Provisiones para Préstamos / Préstamos Totales (%)	1.01	1.00	1.32	1.06	1.07	1.22	1.17	1.28	1.33
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	5.78	6.08	5.98	8.07	8.57	9.65	9.98	10.83	10.85
Patrimonio / Activos Generadores de Ing. (%)	12.30	12.58	15.90	15.42	15.90	16.89	16.69	18.10	19.29
Patrimonio / Préstamos Totales (%)	12.30	12.58	15.90	15.66	16.15	17.17	16.95	18.13	19.34
Indice de Adecuacion de Capital	8.57	14.47	10.56	12.40	13.80	15.20	14.00	17.80	18.62
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	51.51	47.49	63.92	52.74	49.70	46.77	42.83	42.69	46.74
Activos Líquidos / Activos Totales (%)	47.49	43.47	56.84	44.86	44.57	41.07	37.52	36.88	40.67
Activos Líquidos + Inversiones / Depósitos Totales (%)	51.51	47.49	63.92	53.69	50.64	47.82	43.88	42.83	46.92
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.96	1.90	1.77	2.38	1.91	1.85	2.12	1.26	1.38
Utilidad Neta / Total de Activos (Promedio) (%)	0.43	0.81	0.68	1.12	0.96	0.97	1.01	0.70	0.76
Utilidad Neta / Patrimonio Total (Promedio) (%)	6.24	11.79	10.69	15.52	13.61	12.64	12.97	7.53	7.87
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	14.51	17.58	18.35	14.78	13.33	12.52	13.91	13.28	13.43
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	14.22	17.13	18.86	14.62	12.33	8.99	9.38	8.45	8.59



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.29	0.45	-0.51	0.16	1.00	3.53	4.53	4.83	4.84
Egresos Generales / Ingresos de Operaciones (%)	76.64	60.88	68.28	58.91	64.18	64.14	65.61	69.03	72.53
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.84	4.40	6.08	5.64	4.34	2.84	2.34	1.87	2.47
PRODUCTIVIDAD									
Número de Empleados	43.00	53.00	46.00	47.00	50.00	49.00	51.00	48.00	49.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	1,226.16	1,003.72	875.38	1,071.53	995.92	984.14	986.73	989.06	932.59
Depósitos Totales / Empleados	2,406.25	1,900.67	2,071.23	1,768.67	1,683.70	1,537.74	1,467.62	1,430.55	1,447.26
Utilidad Neta / Empleados	9.97	3.92	7.39	17.69	19.77	4.83	9.49	9.70	13.56
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	29.50	15.82	14.37	-2.05	-16.34	-22.02	-20.26	-18.67	-13.20
Préstamos (%)	45.56	55.11	9.81	20.31	-5.55	-9.35	24.97	-5.73	-8.23
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	45.56	55.11	9.81	20.31	-5.55	-9.35	24.97	-5.73	-8.23
Depósitos (%)	37.62	26.88	17.65	-9.04	-18.64	-25.20	-21.44	-17.40	-15.76
Locales (%)	0.00	0.00	0.00	-75.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	32.64	22.48	17.87	-6.02	-15.58	-22.51	-20.61	-16.39	-15.76
Patrimonio (%)	-10.65	-9.48	1.34	23.24	24.07	23.76	33.21	9.15	9.87
Utilidad Neta (%)	4.26	105.05	28.70	140.75	130.48	13.95	42.35	-43.97	-32.79
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	45,116.55	44,767.67	40,424.31	50,467.58	49,529.88	47,053.05	49,222.34	42,346.03	36,861.99
Mención Especial	7,907.31	8,661.48	147.00	174.24	148.19	200.80	41.87	4,117.24	1,312.03
Subnormal	0.00	0.00	0.00	0.00	0.00	122.33	116.54	29.01	156.30
Dudoso	0.00	60.00	0.00	0.00	400.00	629.38	664.83	717.06	6,380.06
Irrecuperable	233.86	241.09	229.13	253.15	251.02	805.42	865.67	872.46	1,593.46