

AUSTROBANK OVERSEAS (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	93,882.35	85,805.27	85,437.91	79,489.86	81,490.24	80,925.72	83,614.99	84,534.53	87,273.91
ACTIVOS LIQUIDOS	41,839.32	35,240.64	32,054.10	29,314.70	33,143.21	32,341.02	30,975.46	21,114.46	15,857.04
TOTAL DE PRESTAMOS	49,796.24	48,222.87	50,323.14	47,474.81	45,696.86	43,366.69	46,693.44	56,487.62	65,900.69
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	49,796.24	48,222.87	50,323.14	47,474.81	45,696.86	43,366.69	46,693.44	56,487.62	65,900.69
TOTAL DE INVERSIONES	792.30	792.30	792.30	97.46	127.86	153.84	119.57	125.50	118.79
TOTAL DE DEPOSITOS	84,185.24	75,349.06	74,848.82	68,666.63	70,915.59	68,554.97	71,187.90	71,602.50	75,795.92
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	84,185.24	75,349.06	74,848.82	68,666.63	70,915.59	68,554.97	71,187.90	71,602.50	75,795.92
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	83,320.42	74,971.43	73,542.08	67,366.25	69,958.04	65,827.40	70,426.67	71,596.99	75,582.38
DEPOSITOS DE BANCOS	864.82	377.63	1,306.74	1,300.37	957.56	2,727.57	761.23	5.52	213.54
PATRIMONIO TOTAL	8,044.54	8,281.08	8,530.20	8,609.32	8,838.29	9,043.58	9,112.74	9,393.65	9,754.81
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	103,051.86	97,920.31	96,288.96	88,611.81	87,686.29	83,365.49	84,526.45	82,012.20	84,382.07
ACTIVOS GENERADORES DE INGRESOS	51,656.70	51,106.28	45,691.52	49,363.35	48,206.63	46,267.85	48,964.22	52,092.70	55,922.10
TOTAL DE PRESTAMOS	51,260.55	50,710.13	45,295.37	48,918.47	47,746.55	45,794.78	48,508.29	51,981.21	55,798.77
TOTAL DE INVERSIONES	396.15	396.15	396.15	444.88	460.08	473.07	455.93	111.48	123.33
PATRIMONIO TOTAL	7,264.12	7,486.19	7,466.93	8,248.33	8,441.41	8,662.33	8,821.47	9,001.49	9,296.55
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	6,887.84	1,599.77	3,178.32	4,918.13	6,472.89	1,560.62	3,118.93	4,802.98	6,733.48
EGRESOS DE OPERACIONES	6,369.91	1,148.75	2,143.89	3,128.42	4,140.90	993.00	1,941.93	2,868.64	3,741.56
INGRESO NETO DE INTERESES	517.93	451.02	1,034.42	1,789.70	2,332.00	567.62	1,177.00	1,934.34	2,991.91

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OTROS INGRESOS	2,241.81	362.66	534.20	693.41	1,190.39	73.57	145.89	219.79	439.80
INGRESO DE OPERACIONES	2,759.74	813.69	1,568.62	2,483.12	3,522.39	641.19	1,322.89	2,154.13	3,431.72
EGRESOS GENERALES	1,771.21	521.87	1,029.19	1,714.02	2,554.73	518.29	1,096.57	1,652.82	2,393.05
UTILIDAD ANTES DE PROVISIONES	988.53	291.82	539.43	769.09	967.66	122.90	226.33	501.31	1,038.67
UTILIDAD DEL PERIODO	988.53	236.55	484.16	465.82	664.39	122.90	226.33	501.31	869.18
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,146.78	1,128.36	1,167.94	979.80	4,775.16	4,800.93	5,089.40	6,073.53	4,335.56
TOTAL PROVISIONES PARA PRESTAMOS	532.85	588.12	588.12	606.98	606.98	1,410.20	1,410.20	1,410.20	1,419.21
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.30	2.34	2.32	2.06	10.45	11.07	10.90	10.75	6.58
PROVISIONES / PRESTAMOS VENCIDOS (%)	46.46	52.12	50.36	61.95	12.71	29.37	27.71	23.22	32.73
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.07	1.22	1.17	1.28	1.33	3.25	3.02	2.50	2.15
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.57	9.65	9.98	10.83	10.85	11.18	10.90	11.11	11.18
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.90	16.89	16.69	18.10	19.29	20.78	19.47	16.59	14.78
PATRIMONIO / PRESTAMOS TOTALES (%)	16.15	17.17	16.95	18.13	19.34	20.85	19.52	16.63	14.80
INDICE DE ADECUACION DE CAPITAL	13.77	15.21	14.01	17.80	18.62	16.94	16.52	15.65	14.23
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	49.70	46.77	42.83	42.69	46.74	47.18	43.51	29.49	20.92
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	44.57	41.07	37.52	36.88	40.67	39.96	37.05	24.98	18.17
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	50.64	47.82	43.88	42.83	46.92	47.40	43.68	29.66	21.08
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.91	1.85	2.12	1.26	1.38	1.06	0.92	1.28	1.55
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.96	0.97	1.01	0.70	0.76	0.59	0.54	0.82	1.03
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.61	12.64	12.97	7.53	7.87	5.68	5.13	7.43	9.35
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.33	12.52	13.91	13.28	13.43	13.49	12.74	12.29	12.04
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	12.33	8.99	9.38	8.45	8.59	8.58	7.93	7.34	6.69
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.00	3.53	4.53	4.83	4.84	4.91	4.81	4.95	5.35

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	64.18	64.14	65.61	69.03	72.53	80.83	82.89	76.73	69.73
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.34	2.84	2.34	1.87	2.47	0.64	0.60	0.56	0.79
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	50.00	49.00	51.00	48.00	49.00	40.00	40.00	41.00	40.00
NUMERO DE SUCURSALES	0.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
PRESTAMOS / EMPLEADOS	995.92	984.14	986.73	989.06	932.59	1,084.17	1,167.34	1,377.75	1,647.52
DEPOSITOS TOTALES / EMPLEADOS	1,683.70	1,537.74	1,467.62	1,430.55	1,447.26	1,713.87	1,779.70	1,746.40	1,894.90
UTILIDAD NETA / EMPLEADOS	19.77	4.83	9.49	9.70	13.56	3.07	5.66	12.23	21.73
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(16.34)	(22.02)	(20.26)	(18.67)	(13.20)	(5.69)	(2.13)	6.35	7.10
PRESTAMOS (%)	(5.55)	(9.35)	24.97	(5.73)	(8.23)	(10.07)	(7.21)	18.98	44.21
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(5.55)	(9.35)	24.97	(5.73)	(8.23)	(10.07)	(7.21)	18.98	44.21
DEPOSITOS (%)	(18.64)	(25.20)	(21.44)	(17.40)	(15.76)	(9.02)	(4.89)	4.28	6.88
LOCALES (%)	(100.00)	(100.00)	(100.00)	(100.00)	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(15.58)	(22.51)	(20.61)	(16.39)	(15.76)	(9.02)	(4.89)	4.28	6.88
PATRIMONIO (%)	24.07	23.76	33.21	9.15	9.87	9.21	6.83	9.11	10.37
UTILIDAD NETA (%)	130.48	13.95	42.35	(43.97)	(32.79)	(48.04)	(53.25)	7.62	30.82
CLASIFICACION PRESTAMOS									
NORMAL	49,529.88	47,053.05	49,222.34	42,346.03	36,861.99	34,562.91	35,915.97	44,665.01	57,236.52
MENCION ESPECIAL	148.19	200.80	41.87	4,117.24	1,312.03	156.11	3,123.98	1,223.31	1,037.78
SUBNORMAL	0.00	122.33	116.54	29.01	156.30	1,894.71	945.33	3,142.20	3,352.29
DUDOSO	400.00	629.38	664.83	717.06	6,380.06	5,621.55	5,396.20	2,617.99	4,808.68
IRRECUPERABLE	251.02	805.42	865.67	872.46	1,593.46	2,541.60	2,722.16	6,249.30	884.63