

AUSTROBANK OVERSEAS (PANAMÁ), S.A.

ESTADÍSTICAS FINANCIERAS A JUNIO 2017 (En Miles de Balboas)

| | 2015 | 2016 | | | | 2017 | | | |
|---------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 168,429.44 | 168,997.98 | 166,016.69 | 163,180.93 | 163,947.59 | 166,563.53 | 170,813.04 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 39,068.37 | 58,809.22 | 52,880.69 | 52,878.64 | 52,504.17 | 58,960.12 | 71,778.87 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 113,671.71 | 92,632.33 | 100,143.17 | 98,052.58 | 99,021.48 | 95,589.90 | 88,131.43 | 0.00 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 113,671.71 | 92,632.33 | 100,143.17 | 98,052.58 | 99,021.48 | 95,589.90 | 88,131.43 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 2,380.55 | 517.00 | 501.39 | 559.05 | 528.83 | 600.76 | 633.95 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 150,436.61 | 151,055.58 | 148,365.01 | 144,973.75 | 144,184.87 | 146,102.01 | 151,096.44 | 0.00 | 0.00 |
| 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 | 150,436.61 | 151,055.58 | 148,365.01 | 144,973.75 | 144,184.87 | 146,102.01 | 151,096.44 | 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 | 146,630.62 | 147,872.86 | 145,456.24 | 142,357.50 | 141,569.79 | 145,999.68 | 151,095.73 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 3,805.99 | 3,182.72 | 2,908.77 | 2,616.25 | 2,615.09 | 102.33 | 0.71 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 15,261.35 | 14,083.56 | 14,338.88 | 15,326.08 | 16,160.74 | 16,485.89 | 16,857.98 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 157,821.20 | 159,699.65 | 165,311.73 | 169,942.52 | 166,188.52 | 167,780.75 | 168,414.87 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 108,774.09 | 95,490.51 | 103,207.73 | 107,759.69 | 107,801.29 | 94,670.00 | 94,704.97 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 106,425.86 | 94,076.33 | 101,800.40 | 106,312.90 | 106,346.59 | 94,111.11 | 94,137.30 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 2,348.23 | 1,414.19 | 1,407.33 | 1,446.80 | 1,454.69 | 558.88 | 567.67 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 15,402.96 | 15,253.40 | 15,820.09 | 16,444.76 | 15,711.04 | 15,284.73 | 15,598.43 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 15,651.55 | 4,077.73 | 8,096.96 | 11,769.49 | 15,904.08 | 3,472.34 | 6,670.88 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 6,983.78 | 1,901.27 | 3,896.80 | 5,957.12 | 8,001.41 | 2,036.06 | 4,124.56 | 0.00 | 0.00 |

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|---|----------|------------|------------|-----------|----------|-----------|-----------|------|------|
| INGRESO NETO DE INTERESES | 8,667.77 | 2,176.45 | 4,200.16 | 5,812.37 | 7,902.68 | 1,436.28 | 2,546.32 | 0.00 | 0.00 |
| OTROS INGRESOS | 531.71 | 110.47 | 195.39 | 547.30 | 645.71 | 58.47 | 319.09 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 9,199.49 | 2,286.92 | 4,395.55 | 6,359.67 | 8,548.39 | 1,494.75 | 2,865.42 | 0.00 | 0.00 |
| EGRESOS GENERALES | 5,187.95 | 1,238.47 | 2,710.26 | 4,284.48 | 5,959.19 | 1,435.89 | 2,815.91 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 4,011.54 | 1,048.45 | 1,685.29 | 2,075.19 | 2,589.20 | 58.86 | 49.50 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 275.12 | (1,808.29) | (1,013.62) | 42.10 | 906.98 | 253.23 | 592.90 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 5,663.11 | 9,842.77 | 6,471.82 | 11,364.05 | 8,844.19 | 12,735.33 | 14,396.42 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 4,745.61 | 6,725.44 | 4,680.04 | 4,014.22 | 949.73 | 755.36 | 406.33 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 4.98 | 10.63 | 6.46 | 11.59 | 8.93 | 13.32 | 16.34 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 83.80 | 68.33 | 72.31 | 35.32 | 10.74 | 5.93 | 2.82 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 4.17 | 7.26 | 4.67 | 4.09 | 0.96 | 0.79 | 0.46 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 9.06 | 8.33 | 8.64 | 9.39 | 9.86 | 9.90 | 9.87 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 13.15 | 15.12 | 14.25 | 15.54 | 16.23 | 17.14 | 18.99 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 13.43 | 15.20 | 14.32 | 15.63 | 16.32 | 17.25 | 19.13 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 11.38 | 11.83 | 11.73 | 12.08 | 12.98 | 11.91 | 13.42 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 25.97 | 38.93 | 35.64 | 36.47 | 36.41 | 40.36 | 47.51 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 23.20 | 34.80 | 31.85 | 32.40 | 32.02 | 35.40 | 42.02 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 27.55 | 39.27 | 35.98 | 36.86 | 36.78 | 40.77 | 47.92 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.25 | (7.57) | (1.96) | 0.05 | 0.84 | 1.07 | 1.25 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.17 | (4.53) | (1.23) | 0.03 | 0.55 | 0.60 | 0.70 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 1.79 | (47.42) | (12.81) | 0.34 | 5.77 | 6.63 | 7.60 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 14.39 | 17.08 | 15.69 | 14.56 | 14.75 | 14.67 | 14.09 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.42 | 7.96 | 7.55 | 7.37 | 7.42 | 8.60 | 8.71 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.97 | 9.12 | 8.14 | 7.19 | 7.33 | 6.07 | 5.38 | 0.00 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 56.39 | 54.15 | 61.66 | 67.37 | 69.71 | 96.06 | 98.27 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.49 | 0.46 | 0.38 | 0.68 | 0.60 | 0.25 | 0.67 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 27.00 | 29.00 | 28.00 | 27.00 | 24.00 | 28.00 | 28.00 | 0.00 | 0.00 |
| NUMERO DE SUCURSALES | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 4,210.06 | 3,194.22 | 3,576.54 | 3,631.58 | 4,125.89 | 3,413.92 | 3,147.55 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 5,571.73 | 5,208.81 | 5,298.75 | 5,369.40 | 6,007.70 | 5,217.93 | 5,396.30 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 10.19 | (62.35) | (36.20) | 1.56 | 37.79 | 9.04 | 21.17 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 14.41 | 12.36 | 0.86 | (7.65) | (2.66) | (1.44) | 2.89 | 0.00 | 0.00 |

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|-------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|------|------|
| PRESTAMOS (%) | 14.61 | (3.02) | (3.20) | (14.42) | (12.89) | 3.19 | (11.99) | 0.00 | 0.00 |
| LOCALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 14.61 | (3.02) | (3.20) | (14.42) | (12.89) | 3.19 | (11.99) | 0.00 | 0.00 |
| DEPOSITOS (%) | 16.55 | 14.96 | 2.70 | (6.80) | (4.16) | (3.28) | 1.84 | 0.00 | 0.00 |
| LOCALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 16.55 | 14.96 | 2.70 | (6.80) | (4.16) | (3.28) | 1.84 | 0.00 | 0.00 |
| PATRIMONIO (%) | (1.82) | (14.25) | (17.12) | (12.74) | 5.89 | 17.06 | 17.57 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | (84.88) | (305.72) | (157.89) | (98.39) | 229.66 | (114.00) | (158.49) | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 109,606.38 | 78,629.22 | 81,823.87 | 82,358.03 | 88,638.11 | 78,968.69 | 70,858.07 | 0.00 | 0.00 |
| MENCION ESPECIAL | 3,147.83 | 11,042.51 | 16,618.20 | 9,453.14 | 2,274.50 | 3,796.78 | 2,633.98 | 0.00 | 0.00 |
| SUBNORMAL | 2,578.75 | 4,945.78 | 1,747.86 | 3,183.09 | 3,545.13 | 1,416.86 | 1,068.73 | 0.00 | 0.00 |
| DUDOSO | 1,927.05 | 2,220.77 | 1,582.88 | 2,997.26 | 3,636.39 | 5,029.79 | 1,708.17 | 0.00 | 0.00 |
| IRRECUPERABLE | 1,157.31 | 2,519.49 | 3,050.40 | 4,075.28 | 1,877.07 | 7,133.15 | 12,268.81 | 0.00 | 0.00 |

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016