

AUSTROBANK OVERSEAS (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	136,090.69	133,760.85	132,264.53	128,741.39	133,604.52	134,408.72	132,872.39	131,319.47	0.00
ACTIVOS LIQUIDOS	48,012.77	49,802.82	49,973.79	40,722.92	34,270.14	34,250.37	37,831.82	38,142.09	0.00
TOTAL DE PRESTAMOS	76,367.32	70,411.14	68,537.99	66,425.40	65,214.89	63,261.43	65,389.77	66,434.68	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	76,367.32	70,411.14	68,537.99	66,425.40	65,214.89	63,261.43	65,389.77	66,434.68	0.00
TOTAL DE INVERSIONES	772.53	799.10	895.36	10,012.36	22,883.05	26,050.83	19,171.22	16,669.06	0.00
TOTAL DE DEPOSITOS	125,764.56	118,505.05	117,280.95	110,699.43	118,742.83	120,671.76	120,490.34	118,992.12	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	125,764.56	118,505.05	117,280.95	110,699.43	118,742.83	120,671.76	120,490.34	118,992.12	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	125,764.56	118,505.05	117,280.95	110,699.43	118,742.83	120,671.76	120,490.34	118,992.12	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	6,734.75	12,304.37	11,818.79	14,908.28	11,954.16	10,541.75	10,239.29	9,744.05	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	150,019.14	150,162.19	151,538.79	136,584.73	134,847.60	134,084.78	132,568.46	130,030.43	0.00
ACTIVOS GENERADORES DE INGRESOS	88,345.08	83,700.45	79,099.37	81,929.76	82,618.90	80,261.25	76,997.17	79,770.75	0.00
TOTAL DE PRESTAMOS	87,694.40	83,000.52	78,334.71	76,567.87	70,791.11	66,836.28	66,963.88	66,430.04	0.00
TOTAL DE INVERSIONES	650.68	699.93	764.66	5,361.89	11,827.79	13,424.97	10,033.29	13,340.71	0.00
PATRIMONIO TOTAL	11,447.74	14,395.13	14,338.39	14,708.04	9,344.46	11,423.06	11,029.04	12,326.16	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	12,112.57	3,090.93	6,265.03	9,049.25	11,741.23	2,396.59	4,931.64	6,927.63	0.00
EGRESOS DE OPERACIONES	7,832.54	1,662.82	3,319.95	4,967.63	6,649.52	1,662.59	3,353.50	5,096.32	0.00
INGRESO NETO DE INTERESES	4,280.03	1,428.11	2,945.08	4,081.62	5,091.71	734.00	1,578.14	1,831.31	0.00

OTROS INGRESOS	292.86	19.20	103.32	883.36	6,084.28	64.26	378.06	638.72	0.00
INGRESO DE OPERACIONES	4,572.89	1,447.31	3,048.40	4,964.98	11,175.99	798.26	1,956.20	2,470.03	0.00
EGRESOS GENERALES	5,990.88	1,299.35	2,815.44	4,352.69	6,261.48	1,227.69	2,557.63	3,857.17	0.00
UTILIDAD ANTES DE PROVISIONES	(1,417.99)	147.96	232.96	612.29	4,914.51	(429.43)	(601.43)	(1,387.14)	0.00
UTILIDAD DEL PERIODO	(9,668.91)	(1,456.94)	(2,038.79)	931.45	(1,900.37)	(1,575.94)	(1,238.13)	(1,722.96)	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	17,196.93	19,341.98	7,198.85	7,772.84	1,047.80	4,277.43	2,619.91	6,428.02	0.00
TOTAL PROVISIONES PARA PRESTAMOS	9,200.65	10,093.27	3,381.54	790.64	1,335.33	1,976.09	1,585.41	1,558.99	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	22.52	27.47	10.50	11.70	1.61	6.76	4.01	9.68	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	53.50	52.18	46.97	10.17	127.44	46.20	60.51	24.25	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	12.05	14.33	4.93	1.19	2.05	3.12	2.42	2.35	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	4.95	9.20	8.94	11.58	8.95	7.84	7.71	7.42	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.73	17.28	17.02	19.50	13.57	11.80	12.11	11.73	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	8.82	17.48	17.24	22.44	18.33	16.66	15.66	14.67	0.00
INDICE DE ADECUACION DE CAPITAL	10.97	10.81	11.14	16.92	15.11	12.97	14.09	12.42	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	38.18	42.03	42.61	36.79	28.86	28.38	31.40	32.05	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	35.28	37.23	37.78	31.63	25.65	25.48	28.47	29.05	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	38.79	42.70	43.37	45.83	48.13	49.97	47.31	46.06	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(10.94)	(6.96)	(5.15)	1.52	(2.30)	(7.85)	(3.22)	(2.88)	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(6.45)	(3.88)	(2.69)	0.91	(1.41)	(4.70)	(1.87)	(1.77)	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(84.46)	(40.48)	(28.44)	8.44	(20.34)	(55.18)	(22.45)	(18.64)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.71	14.77	15.84	14.73	14.21	11.94	12.81	11.58	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.87	7.95	8.39	8.08	8.05	8.29	8.71	8.52	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.84	6.82	7.45	6.64	6.16	3.66	4.10	3.06	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	131.01	89.78	92.36	87.67	56.03	153.80	130.74	156.16	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.33	0.09	0.26	1.44	7.36	0.32	0.98	1.07	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	26.00	27.00	23.00	28.00	27.00	26.00	27.00	28.00	0.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
PRESTAMOS / EMPLEADOS	2,937.20	2,607.82	2,979.91	2,372.34	2,415.37	2,433.13	2,421.84	2,372.67	0.00
DEPOSITOS TOTALES / EMPLEADOS	4,837.10	4,389.08	5,099.17	3,953.55	4,397.88	4,641.22	4,462.61	4,249.72	0.00
UTILIDAD NETA / EMPLEADOS	(371.88)	(53.96)	(88.64)	33.27	(70.38)	(60.61)	(45.86)	(61.53)	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(16.99)	(19.69)	(22.57)	(10.86)	(1.83)	0.48	0.46	2.00	0.00
PRESTAMOS (%)	(22.88)	(26.34)	(22.23)	(23.39)	(14.60)	(10.15)	(4.59)	0.01	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(22.88)	(26.34)	(22.23)	(23.39)	(14.60)	(10.15)	(4.59)	0.01	0.00
DEPOSITOS (%)	(12.78)	(18.89)	(22.38)	(12.68)	(5.58)	1.83	2.74	7.49	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(12.78)	(18.89)	(22.38)	(12.68)	(5.58)	1.83	2.74	7.49	0.00
PATRIMONIO (%)	(58.33)	(25.36)	(29.89)	2.76	77.50	(14.33)	(13.36)	(34.64)	0.00
UTILIDAD NETA (%)	(1,166.06)	(675.35)	(443.87)	(150.77)	(80.35)	8.17	(39.27)	(284.98)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	59,809.19	48,610.31	56,306.94	58,127.76	55,864.53	50,412.21	59,208.20	57,189.77	0.00
MENCION ESPECIAL	4,790.45	8,728.16	7,751.01	1,454.74	9,637.89	7,997.89	2,746.93	4,375.88	0.00
SUBNORMAL	1,112.18	7,652.33	702.19	550.23	222.81	6,269.01	910.50	1,160.60	0.00
DUDOSO	4,921.97	1,078.35	12.05	147.67	0.53	0.00	2,805.22	3,083.17	0.00
IRRECUPERABLE	14,934.18	14,435.26	7,147.34	6,935.63	824.46	558.41	1,304.32	2,184.24	0.00