

AUSTROBANK OVERSEAS (PANAMÁ), S.A.  
ESTADISTICAS FINANCIERAS  
A SEPTIEMBRE 2024  
( En Miles de Balboas)

|                                 | 2022       | 2023       |            |            |            | 2024       |            |            |           |
|---------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
|                                 | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre |
| BALANCE DE SITUACION            |            |            |            |            |            |            |            |            |           |
| TOTAL DE ACTIVOS                | 112,597.32 | 112,465.99 | 116,930.72 | 119,629.12 | 115,641.69 | 121,857.99 | 129,044.51 | 126,796.77 | 0.00      |
| ACTIVOS LIQUIDOS                | 16,180.67  | 20,518.42  | 21,133.37  | 21,909.05  | 21,746.22  | 25,179.08  | 25,257.25  | 25,101.32  | 0.00      |
| TOTAL DE PRESTAMOS              | 57,552.02  | 58,819.07  | 61,890.23  | 55,427.93  | 59,680.35  | 65,271.74  | 70,020.44  | 70,361.98  | 0.00      |
| LOCALES                         | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      |
| EXTRANJEROS                     | 57,552.02  | 58,819.07  | 61,890.23  | 55,427.93  | 59,680.35  | 65,271.74  | 70,020.44  | 70,361.98  | 0.00      |
| TOTAL DE INVERSIONES            | 28,905.95  | 22,260.83  | 23,928.69  | 27,164.92  | 21,185.30  | 18,973.54  | 21,448.13  | 18,598.12  | 0.00      |
| TOTAL DE DEPOSITOS              | 96,613.81  | 96,730.94  | 99,930.18  | 103,476.15 | 99,315.68  | 105,220.47 | 112,200.57 | 108,815.31 | 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                     | 96,613.81  | 96,730.94  | 99,930.18  | 103,476.15 | 99,315.68  | 105,220.47 | 112,200.57 | 108,815.31 | 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       | 96,613.81  | 96,730.94  | 99,930.18  | 103,476.15 | 99,315.68  | 105,220.47 | 112,200.57 | 108,815.31 | 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                | 10,681.89  | 10,902.68  | 11,396.93  | 11,069.54  | 11,249.58  | 11,512.73  | 11,471.67  | 12,332.96  | 0.00      |
| PROMEDIO (12 MESES)             |            |            |            |            |            |            |            |            |           |
| TOTAL DE ACTIVOS                | 120,271.96 | 119,882.84 | 117,674.52 | 116,151.26 | 114,119.50 | 117,161.99 | 122,987.61 | 123,212.95 | 0.00      |
| ACTIVOS GENERADORES DE INGRESOS | 84,255.01  | 82,903.56  | 85,896.58  | 84,634.58  | 83,661.81  | 82,662.59  | 88,643.74  | 85,776.47  | 0.00      |
| TOTAL DE PRESTAMOS              | 57,347.75  | 59,602.15  | 60,975.37  | 56,227.05  | 58,616.18  | 62,045.40  | 65,955.33  | 62,894.95  | 0.00      |
| TOTAL DE INVERSIONES            | 26,907.27  | 23,301.41  | 24,921.22  | 28,407.53  | 25,045.63  | 20,617.19  | 22,688.41  | 22,881.52  | 0.00      |
| PATRIMONIO TOTAL                | 10,517.91  | 10,538.22  | 11,036.59  | 10,752.65  | 10,965.74  | 11,207.71  | 11,434.30  | 11,701.25  | 0.00      |
| ESTADO DE GANANCIAS Y PERDIDAS  |            |            |            |            |            |            |            |            |           |
| INGRESOS POR INTERESES          | 8,447.98   | 1,969.56   | 4,019.79   | 6,141.95   | 8,200.13   | 2,076.51   | 4,256.53   | 6,562.32   | 0.00      |
| EGRESOS DE OPERACIONES          | 6,325.16   | 1,384.60   | 2,770.53   | 4,274.29   | 5,798.07   | 1,568.75   | 3,181.51   | 4,849.37   | 0.00      |
| INGRESO NETO DE INTERESES       | 2,122.82   | 584.97     | 1,249.26   | 1,867.66   | 2,402.06   | 507.76     | 1,075.02   | 1,712.95   | 0.00      |
| OTROS INGRESOS                  | 1,369.95   | 161.51     | 387.15     | 545.75     | 824.88     | 181.93     | 435.21     | 724.51     | 0.00      |
| INGRESO DE OPERACIONES          | 3,492.77   | 746.47     | 1,636.40   | 2,413.41   | 3,226.94   | 689.68     | 1,510.23   | 2,437.46   | 0.00      |

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|                                                                               | 2022      | 2023     |          |            |           | 2024     |          |            |           |
|-------------------------------------------------------------------------------|-----------|----------|----------|------------|-----------|----------|----------|------------|-----------|
|                                                                               | Diciembre | Marzo    | Junio    | Septiembre | Diciembre | Marzo    | Junio    | Septiembre | Diciembre |
| EGRESOS GENERALES                                                             | 3,186.28  | 806.54   | 1,651.29 | 2,635.53   | 3,532.60  | 952.64   | 1,960.71 | 3,120.70   | 0.00      |
| UTILIDAD ANTES DE PROVISIONES                                                 | 306.49    | (60.06)  | (14.89)  | (222.12)   | (305.66)  | (262.96) | (450.48) | (683.24)   | 0.00      |
| UTILIDAD DEL PERIODO                                                          | 1,962.33  | 91.14    | 214.13   | 582.99     | 616.57    | 77.43    | 112.01   | 226.28     | 0.00      |
| CALIDAD DE ACTIVOS                                                            |           |          |          |            |           |          |          |            |           |
| TOTAL DE PRESTAMOS VENCIDOS                                                   | 961.66    | 1,266.06 | 1,600.87 | 1,616.56   | 1,918.05  | 3,798.25 | 4,994.09 | 4,863.92   | 0.00      |
| TOTAL PROVISIONES PARA PRESTAMOS                                              | 2,127.05  | 2,190.78 | 2,223.42 | 1,367.01   | 1,522.18  | 1,232.78 | 1,082.24 | 827.62     | 0.00      |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 1.67      | 2.15     | 2.59     | 2.92       | 3.21      | 5.82     | 7.13     | 6.91       | 0.00      |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                          | 221.19    | 173.04   | 138.89   | 84.56      | 79.36     | 32.46    | 21.67    | 17.02      | 0.00      |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 3.70      | 3.72     | 3.59     | 2.47       | 2.55      | 1.89     | 1.55     | 1.18       | 0.00      |
| RAZONES DE CAPITAL                                                            |           |          |          |            |           |          |          |            |           |
| PATRIMONIO / ACTIVOS TOTALES (%)                                              | 9.49      | 9.69     | 9.75     | 9.25       | 9.73      | 9.45     | 8.89     | 9.73       | 0.00      |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 12.36     | 13.45    | 13.28    | 13.40      | 13.91     | 13.67    | 12.54    | 13.86      | 0.00      |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                            | 18.56     | 18.54    | 18.41    | 19.97      | 18.85     | 17.64    | 16.38    | 17.53      | 0.00      |
| INDICE DE ADECUACION DE CAPITAL                                               | 15.59     | 16.35    | 18.78    | 16.12      | 16.42     | 16.73    | 14.79    | 14.55      | 0.00      |
| LIQUIDEZ                                                                      |           |          |          |            |           |          |          |            |           |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 16.75     | 21.21    | 21.15    | 21.17      | 21.90     | 23.93    | 22.51    | 23.07      | 0.00      |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                        | 14.37     | 18.24    | 18.07    | 18.31      | 18.80     | 20.66    | 19.57    | 19.80      | 0.00      |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 46.67     | 44.22    | 45.09    | 47.43      | 43.23     | 41.96    | 41.63    | 40.16      | 0.00      |
| RENTABILIDAD                                                                  |           |          |          |            |           |          |          |            |           |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 2.33      | 0.44     | 0.50     | 0.92       | 0.74      | 0.37     | 0.25     | 0.35       | 0.00      |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 1.63      | 0.30     | 0.36     | 0.67       | 0.54      | 0.26     | 0.18     | 0.24       | 0.00      |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 18.66     | 3.46     | 3.88     | 7.23       | 5.62      | 2.76     | 1.96     | 2.58       | 0.00      |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 10.03     | 9.50     | 9.36     | 9.68       | 9.80      | 10.05    | 9.60     | 10.20      | 0.00      |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 7.51      | 6.68     | 6.45     | 6.73       | 6.93      | 7.59     | 7.18     | 7.54       | 0.00      |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.52      | 2.82     | 2.91     | 2.94       | 2.87      | 2.46     | 2.43     | 2.66       | 0.00      |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 91.23     | 108.05   | 100.91   | 109.20     | 109.47    | 138.13   | 129.83   | 128.03     | 0.00      |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 1.63      | 0.78     | 0.90     | 0.86       | 0.99      | 0.88     | 0.98     | 1.13       | 0.00      |
| PRODUCTIVIDAD                                                                 |           |          |          |            |           |          |          |            |           |
| NUMERO DE EMPLEADOS                                                           | 25.00     | 26.00    | 27.00    | 28.00      | 28.00     | 29.00    | 28.00    | 30.00      | 0.00      |

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|--------------------------------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|-----------|
|                                | Diciembre | Marzo     | Junio     | Septiembre | Diciembre | Marzo     | Junio     | Septiembre | Diciembre |
| NUMERO DE SUCURSALES           | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      |
| PRESTAMOS / EMPLEADOS          | 2,302.08  | 2,262.27  | 2,292.23  | 1,979.57   | 2,131.44  | 2,250.75  | 2,500.73  | 2,345.40   | 0.00      |
| DEPOSITOS TOTALES / EMPLEADOS  | 3,864.55  | 3,720.42  | 3,701.12  | 3,695.58   | 3,546.99  | 3,628.29  | 4,007.16  | 3,627.18   | 0.00      |
| UTILIDAD NETA / EMPLEADOS      | 78.49     | 3.51      | 7.93      | 20.82      | 22.02     | 2.67      | 4.00      | 7.54       | 0.00      |
| TASA DE CRECIMIENTO (12 MESES) |           |           |           |            |           |           |           |            |           |
| ACTIVOS (%)                    | (12.00)   | (11.65)   | (1.26)    | 6.17       | 2.70      | 8.35      | 10.36     | 5.99       | 0.00      |
| PRESTAMOS (%)                  | 0.71      | (2.59)    | 3.05      | (2.80)     | 3.70      | 10.97     | 13.14     | 26.94      | 0.00      |
| LOCALES (%)                    | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      |
| EXTRANJEROS (%)                | 0.71      | (2.59)    | 3.05      | (2.80)     | 3.70      | 10.97     | 13.14     | 26.94      | 0.00      |
| DEPOSITOS (%)                  | (14.07)   | (13.86)   | (2.91)    | 5.88       | 2.80      | 8.78      | 12.28     | 5.16       | 0.00      |
| LOCALES (%)                    | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      |
| EXTRANJEROS (%)                | (14.07)   | (13.86)   | (2.91)    | 5.88       | 2.80      | 8.78      | 12.28     | 5.16       | 0.00      |
| PATRIMONIO (%)                 | 3.17      | 7.16      | 6.75      | 6.07       | 5.31      | 5.60      | 0.66      | 11.41      | 0.00      |
| UTILIDAD NETA (%)              | (165.93)  | (75.66)   | (87.66)   | (72.17)    | (68.58)   | (15.04)   | (47.69)   | (61.19)    | 0.00      |
| CLASIFICACION PRESTAMOS        |           |           |           |            |           |           |           |            |           |
| NORMAL                         | 39,760.96 | 44,262.95 | 48,792.55 | 48,004.62  | 52,767.07 | 55,740.70 | 58,137.52 | 61,255.25  | 0.00      |
| MENCION ESPECIAL               | 5,695.29  | 4,265.54  | 3,653.25  | 3,677.30   | 3,175.03  | 4,190.61  | 6,740.26  | 4,761.16   | 0.00      |
| SUBNORMAL                      | 811.80    | 4.26      | 144.47    | 178.43     | 361.57    | 2,040.51  | 115.47    | 0.03       | 0.00      |
| DUDOSO                         | 5,348.59  | 6,160.40  | 5,352.85  | 4.26       | 4.26      | 241.12    | 1,899.91  | 118.00     | 0.00      |
| IRRECUPERABLE                  | 8,062.43  | 6,316.70  | 6,170.53  | 4,930.34   | 4,894.59  | 4,291.57  | 4,209.52  | 5,055.15   | 0.00      |