



Fecha: 14 de Marzo de 2005

AUSTROBANK OVERSEAS (PANAMÁ), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	10,566,597.71	12,246,325.40	12,061,198.03	14,150,235.12	17,923,298.24
Depósitos Internos en Bancos	1,859,220.48	5,917,284.03	3,612,249.80	3,671,832.78	4,799,495.98
A la Vista	577,108.48	2,415,197.47	1,424,583.69	1,073,071.34	1,690,728.98
A Plazo	1,282,112.00	3,502,086.56	2,187,666.11	2,598,761.44	3,108,767.00
Depósitos Externos en Bancos	8,706,877.23	6,328,541.37	8,448,448.23	10,477,402.34	13,122,722.26
A la Vista	5,326,881.23	3,828,560.37	5,618,455.23	2,937,381.24	3,622,817.26
A Plazo	3,379,996.00	2,499,981.00	2,829,993.00	7,540,021.10	9,499,905.00
Otros	500.00	500.00	500.00	1,000.00	1,080.00
CARTERA CREDITICIA NETA	11,450,642.05	11,885,429.51	14,741,584.75	15,172,803.33	18,342,902.11
Interna	0.00	0.00	0.00	0.00	0.00
Externa	12,113,375.05	12,542,360.23	15,276,013.42	15,622,219.50	18,671,318.28
Menos Provisiones	662,733.00	656,930.72	534,428.67	449,416.17	328,416.17
Interna	0.00	0.00	0.00	0.00	0.00
Externa	662,733.00	656,930.72	534,428.67	449,416.17	328,416.17
INVERSIONES EN VALORES NETA	0.00	0.00	0.00	0.00	0.00
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	16,073,376.24	9,553,842.35	5,213,344.97	11,041,571.57	10,155,728.49
Internos	276,592.18	348,808.31	348,057.69	428,047.45	506,898.31



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Externos	15,796,784.06	9,205,034.04	4,865,287.28	10,613,524.12	9,648,830.18
ACTIVO TOTAL NETO	38,090,616.00	33,685,597.26	32,016,127.75	40,364,610.02	46,421,928.84
DEPOSITOS	19,202,971.48	19,558,097.36	21,862,179.40	24,438,726.81	29,435,071.09
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	19,202,971.48	19,558,097.36	21,862,179.40	24,438,726.81	29,435,071.09
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	12,854,447.41	13,737,666.95	15,039,004.49	17,410,638.30	24,625,716.48
A la Vista	6,148.40	7,074.67	19,218.57	22,498.87	20,991.21
A Plazo	12,848,299.01	13,730,592.28	15,019,785.92	17,388,139.43	24,604,725.27
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	6,348,524.07	5,820,430.41	6,823,174.91	7,028,088.51	4,809,354.61
A la Vista	753,524.07	755,430.41	1,758,174.91	2,263,088.51	3,271,434.61
A Plazo	5,595,000.00	5,065,000.00	5,065,000.00	4,765,000.00	1,537,920.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	13,255,069.60	8,356,248.49	4,166,562.20	9,768,472.67	10,716,241.14
Internos	56,903.68	64,456.67	53,572.71	99,719.97	105,921.69
Externos	13,198,165.92	8,291,791.82	4,112,989.49	9,668,752.70	10,610,319.45
PATRIMONIO	5,632,574.92	5,771,251.41	5,987,386.15	6,157,410.55	6,270,616.61
Capital	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	2,632,574.92	2,771,251.41	2,987,386.15	3,157,410.55	3,270,616.61
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	38,090,616.00	33,685,597.26	32,016,127.75	40,364,610.03	46,421,928.84