



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

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	53,293,385.55	47,835,873.65	60,897,514.28	43,839,872.45	41,839,321.02
Depósitos Internos en Bancos	35,605,651.46	34,030,952.34	43,157,875.83	38,753,635.20	30,397,109.95
A la Vista	9,331,178.00	8,434,040.79	1,940,484.31	2,096,480.05	1,709,280.32
A Plazo	26,274,473.46	25,596,911.55	41,217,391.52	36,657,155.15	28,687,829.63
Depósitos Externos en Bancos	17,685,067.84	13,803,314.55	17,737,940.13	5,084,337.27	11,440,662.59
A la Vista	8,652,001.17	9,724,711.32	13,636,295.22	5,084,337.27	8,440,662.59
A Plazo	9,033,066.67	4,078,603.23	4,101,644.91	0.00	3,000,000.00
Otros	2,666.25	1,606.76	1,698.32	1,899.98	1,548.48
<b>CARTERA CREDITICIA NETA</b>	52,724,872.63	53,197,393.54	40,267,601.53	50,362,128.64	49,796,236.92
Interna	0.00	0.00	0.00	0.00	0.00
Externa	53,257,718.22	53,730,239.13	40,800,447.12	50,894,974.23	50,329,082.51
Menos Provisiones	532,845.59	532,845.59	532,845.59	532,845.59	532,845.59
Interna	0.00	0.00	0.00	0.00	0.00
Externa	532,845.59	532,845.59	532,845.59	532,845.59	532,845.59
<b>INVERSIONES EN VALORES NETA</b>	0.00	0.00	0.00	792,300.00	792,300.00
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	792,300.00	792,300.00
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
<b>OTROS ACTIVOS</b>	6,203,117.89	9,002,087.65	5,974,888.16	2,739,451.15	1,454,490.51
Internos	479,126.60	656,916.99	631,117.83	534,817.51	497,018.33



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Externos	5,723,991.29	8,345,170.66	5,343,770.33	2,204,633.64	957,472.18
<b>ACTIVO TOTAL NETO</b>	<b>112,221,376.07</b>	<b>110,035,354.84</b>	<b>107,140,003.97</b>	<b>97,733,752.24</b>	<b>93,882,348.45</b>
<b>DEPOSITOS</b>	<b>103,468,846.78</b>	<b>100,735,543.41</b>	<b>95,276,558.81</b>	<b>83,127,650.66</b>	<b>84,185,238.50</b>
Internos	3,750,000.01	3,500,000.02	1,000,000.00	1,000,000.00	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	3,750,000.01	3,500,000.02	1,000,000.00	1,000,000.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	3,750,000.01	3,500,000.02	1,000,000.00	1,000,000.00	0.00
Externos	99,718,846.77	97,235,543.39	94,276,558.81	82,127,650.66	84,185,238.50
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	99,718,846.77	97,235,543.39	94,276,558.81	82,127,650.66	84,185,238.50
A la Vista	8,752,539.92	4,621,874.51	4,153,534.53	6,466,578.31	6,991,253.85
A Plazo	90,966,306.85	92,613,668.88	90,123,024.28	75,661,072.35	77,193,984.65
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
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00



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OTROS PASIVOS	2,268,826.82	2,608,525.39	5,459,781.96	6,718,756.75	1,652,573.68
Internos	115,447.64	136,828.94	107,789.44	138,288.45	136,204.04
Externos	2,153,379.18	2,471,696.45	5,351,992.52	6,580,468.30	1,516,369.64
PATRIMONIO	6,483,702.47	6,691,286.04	6,403,663.20	7,887,344.83	8,044,536.27
Capital	3,000,000.00	3,000,000.00	6,000,000.00	7,000,000.00	7,000,000.00
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	3,483,702.47	3,691,286.04	403,663.20	887,344.83	1,044,536.27
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	112,221,376.07	110,035,354.84	107,140,003.97	97,733,752.24	93,882,348.45