



AUSTROBANK OVERSEAS (PANAMÁ), S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

	2007		2008		
Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	6,416,797.98	1,922,391.51	3,530,049.33	5,155,108.04	6,887,843.45
Préstamos	4,816,586.59	1,614,403.95	2,909,382.51	4,212,175.62	5,724,161.09
Depósitos	1,600,211.39	307,987.56	620,666.82	942,932.42	1,163,682.36
Inversiones	0.00	0.00	0.00	0.00	0.00
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	6,325,880.12	3,062,246.05	3,627,681.53	5,099,351.64	6,369,912.91
Intereses Pagados	6,296,227.89	2,984,980.69	3,479,813.75	4,934,506.27	6,196,636.66
Comisiones	29,652.23	77,265.36	147,867.78	164,845.37	173,276.25
INGRESO NETO DE INTERESES	90,917.86	-1,139,854.54	-97,632.20	55,756.40	517,930.54
OTROS INGRESOS	1,744,772.49	417,291.60	1,169,789.74	1,967,530.51	2,436,581.76
Comisiones	846,655.52	289,675.88	841,196.10	1,453,460.19	1,632,999.30
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	92,770.44	92,770.44	92,770.44	92,894.65
Otros Ingresos	898,116.97	34,845.28	235,823.20	421,299.88	710,687.81
INGRESOS DE OPERACIONES	1,835,690.35	-722,562.94	1,072,157.54	2,023,286.91	2,954,512.30
EGRESOS GENERALES	1,406,794.69	323,002.33	732,045.16	1,191,946.59	1,771,211.01
Gastos Administrativos	673,425.78	175,485.94	346,843.87	551,344.17	839,680.83
Gastos Generales	191,838.50	46,020.49	135,548.55	211,170.50	288,586.88
G. de Depreciación	99,428.61	15,701.96	32,724.98	50,469.57	68,757.05
Otros Gastos	442,101.80	85,793.94	216,927.76	378,962.35	574,186.25
UTILIDADES ANTES DE PROVISIONES	428,895.66	-1,045,565.27	340,112.38	831,340.32	1,183,301.29
CUENTAS MALAS	0.00	0.00	0.00	0.00	0.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	428,895.66	-1,045,565.27	340,112.38	831,340.32	1,183,301.29