



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	42,065,204.02	35,370,991.14	32,171,695.08	29,314,701.54	33,143,205.17
Depósitos Internos en Bancos	30,397,109.95	25,052,499.45	23,350,449.89	19,320,931.67	21,609,747.65
A la Vista	1,709,280.32	5,011,817.78	1,545,472.08	18,369,855.63	19,629,747.65
A Plazo	28,687,829.63	20,040,681.67	21,804,977.81	951,076.04	1,980,000.00
Depósitos Externos en Bancos	11,666,398.59	10,316,858.04	8,819,624.40	9,992,223.08	11,531,910.73
A la Vista	8,666,398.59	7,316,858.04	8,819,624.40	9,992,223.08	11,531,910.73
A Plazo	3,000,000.00	3,000,000.00	0.00	0.00	0.00
Otros	1,695.48	1,633.65	1,620.79	1,546.79	1,546.79
<b>CARTERA CREDITICIA NETA</b>	49,796,236.92	48,222,869.34	50,323,141.20	47,474,812.18	45,696,855.73
Interna	0.00	0.00	0.00	0.00	0.00
Externa	50,329,082.51	48,810,986.72	50,911,258.58	48,081,796.33	46,303,839.88
Menos Provisiones	532,845.59	588,117.38	588,117.38	606,984.15	606,984.15
Interna	0.00	0.00	0.00	0.00	0.00
Externa	532,845.59	588,117.38	588,117.38	606,984.15	606,984.15
<b>INVERSIONES EN VALORES NETA</b>	0.00	0.00	0.00	97,462.30	127,864.35
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	97,462.30	127,864.35
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>	1,871,450.51	1,791,761.15	2,496,142.47	2,602,886.68	2,522,312.11



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Internos	497,018.33	582,043.05	543,425.29	521,928.77	410,686.90
Externos	1,374,432.18	1,209,718.10	1,952,717.18	2,080,957.91	2,111,625.21
<b>ACTIVO TOTAL NETO</b>	<b>93,732,891.45</b>	<b>85,385,621.63</b>	<b>84,990,978.75</b>	<b>79,489,862.70</b>	<b>81,490,237.36</b>
<b>DEPOSITOS</b>	<b>84,185,238.50</b>	<b>75,349,061.66</b>	<b>74,848,820.59</b>	<b>68,666,626.36</b>	<b>70,915,594.94</b>
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	84,185,238.50	75,349,061.66	74,848,820.59	68,666,626.36	70,915,594.94
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	84,185,238.50	75,349,061.66	74,848,820.59	68,666,626.36	70,915,594.94
A la Vista	6,991,253.85	7,821,046.27	5,885,792.81	4,673,288.15	4,900,926.46
A Plazo	77,193,984.65	67,528,015.39	68,963,027.78	63,993,338.21	66,014,668.48
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>



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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	1,652,573.68	1,764,906.55	1,269,824.13	2,213,916.07	1,736,353.14
Internos	136,204.04	157,602.14	146,873.02	159,742.71	187,382.74
Externos	1,516,369.64	1,607,304.41	1,122,951.11	2,054,173.36	1,548,970.40
PATRIMONIO	7,895,079.27	8,271,653.42	8,872,334.03	8,609,320.27	8,838,289.28
Capital	7,000,000.00	7,000,000.00	7,000,000.00	7,097,462.30	7,127,864.35
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	1,024,629.27	1,271,653.42	1,886,146.03	1,511,857.97	1,710,424.93
Gan/Perd en Inv. Dis. para la Venta	-129,550.00	0.00	-13,812.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	93,732,891.45	85,385,621.63	84,990,978.75	79,489,862.70	81,490,237.36