



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

Descripcion	2008		2009			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
INGRESO POR INTERESES	6,887,843.45	1,599,768.91	3,178,315.69	4,918,125.31	0.00	
Préstamos	5,724,161.09	1,435,048.88	2,864,182.85	4,474,962.39	0.00	
Depósitos	1,163,682.36	164,720.03	314,132.84	443,162.92	0.00	
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	6,369,912.91	1,148,745.99	2,143,894.00	3,128,420.76	0.00	
Intereses Pagados	6,196,636.66	1,148,264.34	2,139,211.34	3,123,106.38	0.00	
Comisiones	173,276.25	481.65	4,682.66	5,314.38	0.00	
INGRESO NETO DE INTERESES	517,930.54	451,022.92	1,034,421.69	1,789,704.55	0.00	
OTROS INGRESOS	2,241,860.23	365,062.77	537,648.19	616,963.53	0.00	
Comisiones	1,632,999.30	23,182.16	29,277.16	29,277.16	0.00	
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00	
Dividendos	92,894.65	124.21	248.42	372.63	0.00	
Otros Ingresos	515,966.28	341,756.40	508,122.61	587,313.74	0.00	
INGRESOS DE OPERACIONES	2,759,790.77	816,085.69	1,572,069.88	2,406,668.08	0.00	
EGRESOS GENERALES	1,791,166.01	588,968.54	1,100,183.12	1,934,954.58	0.00	
Gastos Administrativos	843,080.83	282,658.15	529,785.57	846,657.55	0.00	
Gastos Generales	288,586.88	48,685.13	116,614.17	196,372.70	0.00	
G. de Depreciación	68,757.05	18,588.57	35,104.28	52,413.68	0.00	
Otros Gastos	590,741.25	239,036.69	418,679.10	839,510.65	0.00	
UTILIDADES ANTES DE PROVISIONES	968,624.76	227,117.15	471,886.76	471,713.50	0.00	
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	968,624.76	227,117.15	471,886.76	471,713.50	0.00