

AUSTROBANK OVERSEAS (PANAMÁ), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2025

	2024	2025			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
ACTIVOS LIQUIDOS NETO	40,823,837.90	40,743,905.45	37,952,171.88	39,351,992.93	24,537,185.27
DEPÓSITOS INTERNOS EN BANCOS	24,495,246.35	22,419,665.47	24,066,994.35	24,746,110.35	10,712,351.15
A LA VISTA	7,466,551.83	5,833,246.18	7,142,879.01	8,320,671.83	2,471,169.64
A PLAZO	17,028,694.52	16,586,419.29	16,924,115.34	16,425,438.52	8,241,181.51
DEPÓSITOS EXTERNOS EN BANCOS	16,181,948.55	18,282,499.10	13,800,166.05	14,517,818.69	13,701,811.42
A LA VISTA	13,202,532.21	14,631,799.02	10,880,794.08	12,464,892.09	11,607,118.12
A PLAZO	2,979,416.34	3,650,700.08	2,919,371.97	2,052,926.60	2,094,693.30
OTROS	146,643.00	41,740.88	85,011.48	88,063.89	123,022.70
CARTERA CREDITICIA NETA	79,637,463.87	78,572,743.91	85,582,809.34	90,990,674.80	99,843,183.73
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	80,423,771.70	79,408,429.93	86,296,309.85	91,879,477.59	100,706,649.62
MENOS PROVISIONES	(786,307.83)	(835,686.02)	(713,500.51)	(888,802.79)	(863,465.89)
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	(786,307.83)	(835,686.02)	(713,500.51)	(888,802.79)	(863,465.89)
INVERSIONES EN VALORES NETA	18,878,700.54	23,515,503.86	24,255,205.49	27,817,429.73	29,684,871.42
INTERNAS	9,022,315.28	8,227,388.13	8,797,517.34	9,487,702.92	11,015,388.50
EXTERNAS	9,917,503.67	15,583,816.51	15,598,280.63	18,701,642.70	18,843,352.25
MENOS PROVISIONES	(61,118.41)	(295,700.78)	(140,592.48)	(371,915.89)	(173,869.33)
INTERNA	0.00	0.00	0.00	(1,304.01)	(5,216.05)
EXTERNA	(61,118.41)	(295,700.78)	(140,592.48)	(370,611.88)	(168,653.28)
OTROS ACTIVOS	14,012,079.37	13,882,318.80	15,061,756.48	20,006,291.73	20,423,337.21
INTERNOS	2,649,398.36	2,964,476.17	2,742,108.14	2,900,396.72	2,623,878.49
EXTERNOS	11,362,681.01	10,917,842.63	12,319,648.34	17,105,895.01	17,799,458.72
ACTIVO TOTAL NETO	153,352,081.68	156,714,472.02	162,851,943.19	178,166,389.19	174,488,577.63
DEPOSITOS	134,535,733.36	138,784,530.31	143,168,260.27	144,901,829.62	146,387,874.46
INTERNOS	0.00	0.00	0.00	0.00	0.00
OFICIALES	0.00	0.00	0.00	0.00	0.00

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	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
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	134,535,733.36	138,784,530.31	143,168,260.27	144,901,829.62	146,387,874.46
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	134,535,733.36	138,784,530.31	143,168,260.27	144,901,829.62	146,387,874.46
A LA VISTA	10,127,447.27	9,709,030.77	9,523,417.15	7,976,090.00	10,638,102.29
A PLAZO	122,115,673.37	126,412,984.77	131,011,520.27	131,433,206.43	132,023,776.89
DE AHORROS	2,292,612.72	2,662,514.77	2,633,322.85	5,492,533.19	3,725,995.28
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
OBLIGACIONES	2,483,000.00	2,483,000.00	2,483,000.00	15,833,000.00	8,483,000.00
INTERNAS	0.00	0.00	0.00	9,850,000.00	4,000,000.00
EXTERNAS	2,483,000.00	2,483,000.00	2,483,000.00	5,983,000.00	4,483,000.00
OTROS PASIVOS	2,979,424.29	3,376,315.20	3,943,992.95	3,776,307.39	4,938,533.38
INTERNOS	552,715.95	625,572.14	641,788.34	614,486.54	654,115.51
EXTERNOS	2,426,708.34	2,750,743.06	3,302,204.61	3,161,820.85	4,284,417.87
PATRIMONIO	13,353,924.03	12,070,626.51	13,256,689.97	13,655,252.18	14,679,169.76
CAPITAL	20,945,000.00	20,945,000.00	21,732,500.00	21,732,500.00	21,732,500.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	2,833,003.49	3,141,062.24	3,334,974.32	3,312,622.93	5,136,702.18
UTILIDAD DEL PERIODO Y DE PERIODOS	(9,588,247.28)	(10,380,934.08)	(10,241,546.66)	(10,504,616.70)	(11,327,355.95)

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ANTERIORES					
AJUSTE DEL PATRIMONIO (OTROS RESULTADOS INTEGRALES)	(835,832.18)	(1,634,501.65)	(1,569,237.69)	(885,254.05)	(862,676.47)
IMPUESTO COMPLEMENTARIO E INTERES MINORITARIO	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	153,352,081.68	156,714,472.02	162,851,943.19	178,166,389.19	174,488,577.60