



**Austrobank Overseas (Panamá), S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003**

(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-111,528.15	-1.04	10,678,125.86	9,191,458.11	9,105,493.08	7,947,575.91	6,874,703.47	9,042,828.91	9,669,396.99	9,338,959.31	8,123,350.60	9,416,436.45	9,315,426.68	10,204,108.24	10,566,597.71
Depositos Locales en Bancos	-869,206.48	-31.86	2,728,426.96	2,465,566.95	2,275,778.86	1,820,679.01	1,467,457.30	1,443,758.09	2,237,395.01	1,597,627.09	1,166,138.83	1,294,488.93	3,193,953.33	3,093,355.47	1,859,220.48
A la Vista	-251,318.48	-30.34	828,426.96	965,566.95	1,175,778.86	1,220,679.01	1,067,457.30	1,143,758.09	1,743,111.57	712,938.65	281,450.39	409,800.49	2,567,669.89	2,467,072.03	577,108.48
A Plazo	-617,888.00	-32.52	1,900,000.00	1,500,000.00	1,100,000.00	600,000.00	400,000.00	300,000.00	494,283.44	884,688.44	884,688.44	884,688.44	626,283.44	626,283.44	1,282,112.00
Depositos Extranjeros en Bancos	757,678.33	9.53	7,949,198.90	6,725,391.16	6,829,214.22	6,126,396.90	5,406,746.17	7,598,570.82	7,431,501.98	7,740,832.22	6,956,711.77	8,121,447.52	6,120,973.35	7,110,252.77	8,706,877.23
A la Vista	5,077,682.33	2,037.60	249,198.90	125,391.16	79,214.22	126,396.90	106,746.17	98,570.82	531,540.98	3,060,132.33	4,006,722.77	3,221,459.52	3,220,986.35	3,050,266.77	5,326,881.23
A Plazo	-4,320,004.00	-56.10	7,700,000.00	6,600,000.00	6,750,000.00	6,000,000.00	5,300,000.00	7,500,000.00	6,899,961.00	4,680,699.89	2,949,989.00	4,899,988.00	2,899,987.00	4,059,986.00	3,379,996.00
Otros	0.00	0.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00
<b>CARTERA CREDITICIA</b>	-107,525.06	-0.92	11,670,166.89	12,730,138.72	13,194,018.70	13,314,688.94	13,612,731.20	13,338,367.61	13,126,837.30	13,012,835.56	12,518,793.75	12,315,401.81	12,212,559.16	11,840,383.88	11,562,641.83
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-550,733.22	0.00	0.00
Extranjero	-107,525.06	-0.92	11,670,166.89	12,730,138.72	13,194,018.70	13,314,688.94	13,612,731.20	13,338,367.61	13,126,837.30	13,012,835.56	12,518,793.75	12,315,401.81	12,763,292.38	11,840,383.88	11,562,641.83
<b>OTROS ACTIVOS</b>	-17,635,263.02	-52.23	33,762,641.45	30,283,239.78	28,554,614.42	21,909,970.67	21,090,848.90	20,534,297.67	21,449,788.00	23,154,662.86	20,022,816.78	17,171,477.78	19,761,611.97	18,854,415.62	16,127,378.43
Locales	1,305.09	0.47	275,287.09	292,998.45	290,484.59	326,621.63	633,747.81	326,619.78	321,278.78	315,939.19	326,471.94	314,528.71	307,344.76	292,493.78	276,592.18
Extranjero	-17,636,568.11	-52.67	33,487,354.36	29,990,241.33	28,264,129.83	21,583,349.04	20,457,101.09	20,207,677.89	21,128,509.22	22,838,723.67	19,696,344.84	16,856,949.07	19,454,267.21	18,561,921.84	15,850,786.25
<b>TOTAL DE ACTIVOS</b>	-17,854,316.23	-31.82	56,110,934.20	52,204,836.61	50,854,126.20	43,172,235.52	41,578,283.57	42,915,494.19	44,246,022.29	45,506,457.73	40,664,961.13	38,903,316.04	41,289,597.81	40,898,907.74	38,256,617.97
<b>DEPOSITOS</b>	-690,835.37	-3.47	19,893,806.85	19,322,587.80	18,887,310.16	18,529,810.55	17,760,189.02	18,169,217.99	20,201,013.77	19,637,136.48	18,461,966.96	18,964,419.50	19,235,759.85	19,179,214.06	19,202,971.48
Extranjero	-690,835.37	-3.47	19,893,806.85	19,322,587.80	18,887,310.16	18,529,810.55	17,760,189.02	18,169,217.99	20,201,013.77	19,637,136.48	18,461,966.96	18,964,419.50	19,235,759.85	19,179,214.06	19,202,971.48
De Particulares	-1,054,121.37	-7.63	13,818,806.85	13,427,587.80	13,207,512.22	12,848,952.74	12,079,220.60	12,488,134.66	14,700,294.55	13,562,127.60	12,779,608.56	12,529,360.15	12,799,948.01	12,742,658.97	12,764,685.48
A la Vista	-4,568.28	-42.63	10,716.68	6,111.73	35,310.60	7,674.70	6,874.66	6,358.99	1,006,847.68	6,670.78	6,155.84	6,205.17	6,163.40	6,158.40	6,148.40
A Plazo	-1,049,553.09	-7.60	13,808,090.17	13,421,476.07	13,172,201.62	12,841,278.04	12,072,345.94	12,481,775.67	13,693,446.87	13,555,456.82	12,773,452.72	12,523,154.98	12,793,784.61	12,736,500.57	12,758,537.08
De Bancos	363,286.00	5.98	6,075,000.00	5,895,000.00	5,679,797.94	5,680,857.81	5,680,968.42	5,681,083.33	5,500,719.22	6,075,008.88	5,682,358.40	6,435,059.35	6,435,811.84	6,436,555.09	6,438,286.00
A la Vista	753,524.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500,000.00	0.00	751,618.04	752,265.27	752,892.16	753,524.07
A Plazo	-390,238.07	-6.42	6,075,000.00	5,895,000.00	5,679,797.94	5,680,857.81	5,680,968.42	5,681,083.33	5,500,719.22	5,575,008.88	5,682,358.40	5,683,441.31	5,683,546.57	5,683,662.93	5,684,761.93
<b>OBLIGACIONES</b>	0.00	0.00	0.00	91,011.77	1,160,794.28	0.00	0.00	0.00	0.00	20,028,764.47	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	91,011.77	1,160,794.28	0.00	0.00	0.00	0.00	20,028,764.47	0.00	0.00	0.00	0.00	0.00
<b>OTROS PASIVOS</b>	-18,178,199.71	-57.83	31,433,269.31	27,917,288.09	25,853,543.56	19,679,460.34	18,743,101.39	19,557,927.52	18,687,978.17	353,574.57	16,608,733.71	14,304,108.27	16,343,879.62	15,958,856.10	13,255,069.60
Locales	23,664.36	71.19	33,239.32	37,909.35	42,709.79	37,375.79	32,895.38	37,817.43	37,119.53	76,618.16	54,271.37	13,955,352.84	74,001.05	42,642.39	56,903.68
Extranjero	-18,201,864.07	-57.97	31,400,029.99	27,879,378.74	25,810,833.77	19,642,084.55	18,710,206.01	19,520,110.09	18,650,858.64	276,956.41	16,554,462.34	348,755.43	16,269,878.57	15,916,213.71	13,198,165.92
<b>PATRIMONIO</b>	1,014,718.85	21.21	4,783,858.04	4,873,948.95	4,952,478.20	4,962,964.63	5,074,993.16	5,188,348.68	5,357,030.35	5,486,982.14	5,594,260.46	5,634,788.27	5,709,958.34	5,760,837.58	5,798,576.89
Capital	0.00	0.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00
Utilidad de Periodos Anteriores	812,140.64	87.99	922,984.40	1,783,858.04	1,783,858.04	1,735,125.04	1,735,125.04	1,735,125.04	1,735,125.04	1,735,125.04	1,735,125.04	1,735,125.04	1,735,125.04	1,735,125.04	1,735,125.04
Utilidad de Periodo	202,578.21	23.53	860,873.64	90,090.91	168,620.16	227,839.59	339,868.12	453,223.64	621,905.31	751,857.10	859,135.42	899,663.23	974,833.30	1,025,712.54	1,063,451.85
<b>PASIVO Y PATRIMONIO</b>	-17,854,316.23	-31.82	56,110,934.20	52,204,836.61	50,854,126.20	43,172,235.52	41,578,283.57	42,915,494.19	44,246,022.29	45,506,457.66	40,664,961.13	38,903,316.04	41,289,597.81	40,898,907.74	38,256,617.97