

AUSTROBANK OVERSEAS (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

| | 2008 | 2009 | | | | 2010 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 93,882.35 | 85,805.27 | 85,437.91 | 79,489.86 | 81,490.24 | 80,925.72 | 83,614.99 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 41,839.32 | 35,240.64 | 32,054.10 | 29,314.70 | 33,143.21 | 32,341.02 | 30,975.46 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 49,796.24 | 48,222.87 | 50,323.14 | 47,474.81 | 45,696.86 | 43,366.69 | 46,693.44 | 0.00 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 49,796.24 | 48,222.87 | 50,323.14 | 47,474.81 | 45,696.86 | 43,366.69 | 46,693.44 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 792.30 | 792.30 | 792.30 | 97.46 | 127.86 | 153.84 | 119.57 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 84,185.24 | 75,349.06 | 74,848.82 | 68,666.63 | 70,915.59 | 68,554.97 | 71,187.90 | 0.00 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 84,185.24 | 75,349.06 | 74,848.82 | 68,666.63 | 70,915.59 | 68,554.97 | 71,187.90 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 83,320.42 | 74,971.43 | 73,542.08 | 67,366.25 | 69,958.04 | 65,827.40 | 70,426.67 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 864.82 | 377.63 | 1,306.74 | 1,300.37 | 957.56 | 2,727.57 | 761.23 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 8,044.54 | 8,281.08 | 8,530.20 | 8,609.32 | 8,838.29 | 9,043.58 | 9,112.74 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 103,051.86 | 97,920.31 | 96,288.96 | 88,611.81 | 87,686.29 | 83,365.49 | 84,526.45 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 51,656.70 | 51,106.28 | 45,691.52 | 49,363.35 | 48,206.63 | 46,267.85 | 48,964.22 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 51,260.55 | 50,710.13 | 45,295.37 | 48,918.47 | 47,746.55 | 45,794.78 | 48,508.29 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 396.15 | 396.15 | 396.15 | 444.88 | 460.08 | 473.07 | 455.93 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 7,264.12 | 7,486.19 | 7,466.93 | 8,248.33 | 8,441.41 | 8,662.33 | 8,821.47 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 6,887.84 | 1,599.77 | 3,178.32 | 4,918.13 | 6,472.89 | 1,560.62 | 3,118.93 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 6,369.91 | 1,148.75 | 2,143.89 | 3,128.42 | 4,140.90 | 993.00 | 1,941.93 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 517.93 | 451.02 | 1,034.42 | 1,789.70 | 2,332.00 | 567.62 | 1,177.00 | 0.00 | 0.00 |

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| OTROS INGRESOS | 2,241.81 | 362.66 | 534.20 | 693.41 | 1,190.39 | 73.57 | 145.89 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 2,759.74 | 813.69 | 1,568.62 | 2,483.12 | 3,522.39 | 641.19 | 1,322.89 | 0.00 | 0.00 |
| EGRESOS GENERALES | 1,771.21 | 521.87 | 1,029.19 | 1,714.02 | 2,554.73 | 518.29 | 1,096.57 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 988.53 | 291.82 | 539.43 | 769.09 | 967.66 | 122.90 | 226.33 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 988.53 | 236.55 | 484.16 | 465.82 | 664.39 | 122.90 | 226.33 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 1,146.78 | 1,128.36 | 1,167.94 | 979.80 | 4,775.16 | 4,800.93 | 5,089.40 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 532.85 | 588.12 | 588.12 | 606.98 | 606.98 | 1,410.20 | 1,410.20 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 2.30 | 2.34 | 2.32 | 2.06 | 10.45 | 11.07 | 10.90 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 46.46 | 52.12 | 50.36 | 61.95 | 12.71 | 29.37 | 27.71 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.07 | 1.22 | 1.17 | 1.28 | 1.33 | 3.25 | 3.02 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 8.57 | 9.65 | 9.98 | 10.83 | 10.85 | 11.18 | 10.90 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 15.90 | 16.89 | 16.69 | 18.10 | 19.29 | 20.78 | 19.47 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 16.15 | 17.17 | 16.95 | 18.13 | 19.34 | 20.85 | 19.52 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 13.77 | 15.21 | 14.01 | 17.80 | 18.62 | 16.94 | 16.52 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 49.70 | 46.77 | 42.83 | 42.69 | 46.74 | 47.18 | 43.51 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 44.57 | 41.07 | 37.52 | 36.88 | 40.67 | 39.96 | 37.05 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 50.64 | 47.82 | 43.88 | 42.83 | 46.92 | 47.40 | 43.68 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.91 | 1.85 | 2.12 | 1.26 | 1.38 | 1.06 | 0.92 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.96 | 0.97 | 1.01 | 0.70 | 0.76 | 0.59 | 0.54 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 13.61 | 12.64 | 12.97 | 7.53 | 7.87 | 5.68 | 5.13 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 13.33 | 12.52 | 13.91 | 13.28 | 13.43 | 13.49 | 12.74 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 12.33 | 8.99 | 9.38 | 8.45 | 8.59 | 8.58 | 7.93 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 1.00 | 3.53 | 4.53 | 4.83 | 4.84 | 4.91 | 4.81 | 0.00 | 0.00 |

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| (PROMEDIO) (%) | | | | | | | | | |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 64.18 | 64.14 | 65.61 | 69.03 | 72.53 | 80.83 | 82.89 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.34 | 2.84 | 2.34 | 1.87 | 2.47 | 0.64 | 0.60 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 50.00 | 49.00 | 51.00 | 48.00 | 49.00 | 40.00 | 40.00 | 0.00 | 0.00 |
| NUMERO DE SUCURSALES | 0.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 995.92 | 984.14 | 986.73 | 989.06 | 932.59 | 1,084.17 | 1,167.34 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 1,683.70 | 1,537.74 | 1,467.62 | 1,430.55 | 1,447.26 | 1,713.87 | 1,779.70 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 19.77 | 4.83 | 9.49 | 9.70 | 13.56 | 3.07 | 5.66 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | (16.34) | (22.02) | (20.26) | (18.67) | (13.20) | (5.69) | (2.13) | 0.00 | 0.00 |
| PRESTAMOS (%) | (5.55) | (9.35) | 24.97 | (5.73) | (8.23) | (10.07) | (7.21) | 0.00 | 0.00 |
| LOCALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | (5.55) | (9.35) | 24.97 | (5.73) | (8.23) | (10.07) | (7.21) | 0.00 | 0.00 |
| DEPOSITOS (%) | (18.64) | (25.20) | (21.44) | (17.40) | (15.76) | (9.02) | (4.89) | 0.00 | 0.00 |
| LOCALES (%) | (100.00) | (100.00) | (100.00) | (100.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | (15.58) | (22.51) | (20.61) | (16.39) | (15.76) | (9.02) | (4.89) | 0.00 | 0.00 |
| PATRIMONIO (%) | 24.07 | 23.76 | 33.21 | 9.15 | 9.87 | 9.21 | 6.83 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | 130.48 | 13.95 | 42.35 | (43.97) | (32.79) | (48.04) | (53.25) | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 49,529.88 | 47,053.05 | 49,222.34 | 42,346.03 | 36,861.99 | 34,562.91 | 35,915.97 | 0.00 | 0.00 |
| MENCION ESPECIAL | 148.19 | 200.80 | 41.87 | 4,117.24 | 1,312.03 | 156.11 | 3,123.98 | 0.00 | 0.00 |
| SUBNORMAL | 0.00 | 122.33 | 116.54 | 29.01 | 156.30 | 1,894.71 | 945.33 | 0.00 | 0.00 |
| DUDOSO | 400.00 | 629.38 | 664.83 | 717.06 | 6,380.06 | 5,621.55 | 5,396.20 | 0.00 | 0.00 |
| IRRECUPERABLE | 251.02 | 805.42 | 865.67 | 872.46 | 1,593.46 | 2,541.60 | 2,722.16 | 0.00 | 0.00 |