

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	81,490.24	80,925.72	83,614.99	84,534.53	87,273.91	98,799.09	107,105.75	105,973.30	84,941.05
ACTIVOS LIQUIDOS	33,143.21	32,341.02	30,975.46	21,114.46	15,857.04	17,270.98	13,466.58	33,298.68	67,775.92
TOTAL DE PRESTAMOS	45,696.86	43,366.69	46,693.44	56,487.62	65,900.69	75,338.26	86,169.32	66,144.21	14,628.26
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	45,696.86	43,366.69	46,693.44	56,487.62	65,900.69	75,338.26	86,169.32	66,144.21	14,628.26
TOTAL DE INVERSIONES	127.86	153.84	119.57	125.50	118.79	125.45	142.40	144.87	171.54
TOTAL DE DEPOSITOS	70,915.59	68,554.97	71,187.90	71,602.50	75,795.92	87,256.90	95,037.51	92,699.15	73,020.43
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	70,915.59	68,554.97	71,187.90	71,602.50	75,795.92	87,256.90	95,037.51	92,699.15	73,020.43
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	69,958.04	65,827.40	70,426.67	71,596.99	75,582.38	87,256.90	94,829.60	92,607.24	72,719.23
DEPOSITOS DE BANCOS	957.56	2,727.57	761.23	5.52	213.54	0.00	207.91	91.91	301.20
PATRIMONIO TOTAL	8,838.29	9,043.58	9,112.74	9,393.65	9,754.81	9,944.68	10,627.63	11,025.95	10,213.19
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	87,686.29	83,365.49	84,526.45	82,012.20	84,382.07	89,862.41	95,360.37	95,253.92	86,107.48
ACTIVOS GENERADORES DE INGRESOS	48,206.63	46,267.85	48,964.22	52,092.70	55,922.10	59,492.12	66,562.36	61,451.10	40,409.64
TOTAL DE PRESTAMOS	47,746.55	45,794.78	48,508.29	51,981.21	55,798.77	59,352.47	66,431.38	61,315.91	40,264.47
TOTAL DE INVERSIONES	460.08	473.07	455.93	111.48	123.33	139.64	130.98	135.18	145.16
PATRIMONIO TOTAL	8,441.41	8,662.33	8,821.47	9,001.49	9,296.55	9,494.13	9,870.18	10,209.80	9,984.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	6,472.89	1,560.62	3,118.93	4,802.98	6,733.48	2,253.91	4,824.51	7,378.95	8,497.20
EGRESOS DE OPERACIONES	4,140.90	993.00	1,941.93	2,868.64	3,741.56	1,009.15	2,085.36	3,340.35	4,443.05
INGRESO NETO DE INTERESES	2,332.00	567.62	1,177.00	1,934.34	2,991.91	1,244.76	2,739.15	4,038.60	4,054.15

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OTROS INGRESOS	1,190.39	73.57	145.89	219.79	439.80	119.79	245.00	475.80	615.44
INGRESO DE OPERACIONES	3,522.39	641.19	1,322.89	2,154.13	3,431.72	1,364.55	2,984.15	4,514.39	4,669.59
EGRESOS GENERALES	2,554.73	518.29	1,096.57	1,652.82	2,393.05	704.44	1,595.04	2,672.98	3,627.60
UTILIDAD ANTES DE PROVISIONES	967.66	122.90	226.33	501.31	1,038.67	660.11	1,389.11	1,841.42	1,041.99
UTILIDAD DEL PERIODO	664.39	122.90	226.33	501.31	869.18	543.11	1,209.11	1,604.96	765.53
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,775.16	4,800.93	5,089.40	6,073.53	4,335.56	3,486.08	5,392.94	3,513.02	2,905.04
TOTAL PROVISIONES PARA PRESTAMOS	606.98	1,410.20	1,410.20	1,410.20	1,419.21	1,422.99	1,477.55	1,534.00	1,804.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	10.45	11.07	10.90	10.75	6.58	4.63	6.26	5.31	19.86
PROVISIONES / PRESTAMOS VENCIDOS (%)	12.71	29.37	27.71	23.22	32.73	40.82	27.40	43.67	62.10
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.33	3.25	3.02	2.50	2.15	1.89	1.71	2.32	12.33
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.85	11.18	10.90	11.11	11.18	10.07	9.92	10.40	12.02
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	19.29	20.78	19.47	16.59	14.78	13.18	12.31	16.63	69.01
PATRIMONIO / PRESTAMOS TOTALES (%)	19.34	20.85	19.52	16.63	14.80	13.20	12.33	16.67	69.82
INDICE DE ADECUACION DE CAPITAL	18.62	16.94	16.52	15.65	14.23	12.67	11.81	14.92	60.90
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	46.74	47.18	43.51	29.49	20.92	19.79	14.17	35.92	92.82
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	40.67	39.96	37.05	24.98	18.17	17.48	12.57	31.42	79.79
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.92	47.40	43.68	29.66	21.08	19.94	14.32	36.08	93.05
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.38	1.06	0.92	1.28	1.55	3.65	3.63	3.48	1.89
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.76	0.59	0.54	0.82	1.03	2.42	2.54	2.25	0.89
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.87	5.68	5.13	7.43	9.35	22.88	24.50	20.96	7.67
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.43	13.49	12.74	12.29	12.04	15.15	14.50	16.01	21.03
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.59	8.58	7.93	7.34	6.69	6.79	6.27	7.25	11.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.84	4.91	4.81	4.95	5.35	8.37	8.23	8.76	10.03

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	72.53	80.83	82.89	76.73	69.73	51.62	53.45	59.21	77.69
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.47	0.64	0.60	0.56	0.79	0.81	0.74	1.03	1.52
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	49.00	40.00	40.00	41.00	40.00	45.00	46.00	48.00	45.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
PRESTAMOS / EMPLEADOS	932.59	1,084.17	1,167.34	1,377.75	1,647.52	1,674.18	1,873.25	1,378.00	325.07
DEPOSITOS TOTALES / EMPLEADOS	1,447.26	1,713.87	1,779.70	1,746.40	1,894.90	1,939.04	2,066.03	1,931.23	1,622.68
UTILIDAD NETA / EMPLEADOS	13.56	3.07	5.66	12.23	21.73	12.07	26.28	33.44	17.01
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(13.20)	(5.69)	(2.13)	6.35	7.10	22.09	28.09	25.36	(2.67)
PRESTAMOS (%)	(8.23)	(10.07)	(7.21)	18.98	44.21	73.72	84.54	17.10	(77.80)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(8.23)	(10.07)	(7.21)	18.98	44.21	73.72	84.54	17.10	(77.80)
DEPOSITOS (%)	(15.76)	(9.02)	(4.89)	4.28	6.88	27.28	33.50	29.46	(3.66)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(15.76)	(9.02)	(4.89)	4.28	6.88	27.28	33.50	29.46	(3.66)
PATRIMONIO (%)	9.87	9.21	6.83	9.11	10.37	9.96	16.62	17.38	4.70
UTILIDAD NETA (%)	(32.79)	(48.04)	(53.25)	7.62	30.82	341.91	434.23	220.15	(11.92)
CLASIFICACION PRESTAMOS									
NORMAL	36,861.99	34,562.91	35,915.97	44,665.01	57,236.52	66,491.48	77,795.29	57,754.24	5,546.09
MENCION ESPECIAL	1,312.03	156.11	3,123.98	1,223.31	1,037.78	1,305.43	1,571.65	2,842.38	2,240.36
SUBNORMAL	156.30	1,894.71	945.33	3,142.20	3,352.29	3,203.68	2,848.77	3,801.18	2,257.82
DUDOSO	6,380.06	5,621.55	5,396.20	2,617.99	4,808.68	2,827.87	4,879.66	2,451.66	5,433.91
IRRECUPERABLE	1,593.46	2,541.60	2,722.16	6,249.30	884.63	2,932.79	551.49	828.75	954.08