

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	87,273.91	98,799.09	107,105.75	105,973.30	84,941.05	89,104.78	76,633.55	0.00	0.00
ACTIVOS LIQUIDOS	15,857.04	17,270.98	13,466.58	33,298.68	67,775.92	69,072.00	41,808.27	0.00	0.00
TOTAL DE PRESTAMOS	65,900.69	75,338.26	86,169.32	66,144.21	14,628.26	17,556.28	31,793.06	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	65,900.69	75,338.26	86,169.32	66,144.21	14,628.26	17,556.28	31,793.06	0.00	0.00
TOTAL DE INVERSIONES	118.79	125.45	142.40	144.87	171.54	199.42	198.56	0.00	0.00
TOTAL DE DEPOSITOS	75,795.92	87,256.90	95,037.51	92,699.15	73,020.43	78,980.36	67,324.91	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	75,795.92	87,256.90	95,037.51	92,699.15	73,020.43	78,980.36	67,324.91	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	75,582.38	87,256.90	94,829.60	92,607.24	72,719.23	78,622.51	66,615.95	0.00	0.00
DEPOSITOS DE BANCOS	213.54	0.00	207.91	91.91	301.20	357.85	708.96	0.00	0.00
PATRIMONIO TOTAL	9,754.81	9,944.68	10,627.63	11,025.95	10,213.19	8,421.97	8,105.17	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	84,382.07	89,862.41	95,360.37	95,253.92	86,107.48	93,951.93	91,869.65	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	55,922.10	59,492.12	66,562.36	61,451.10	40,409.64	46,609.70	59,151.67	0.00	0.00
TOTAL DE PRESTAMOS	55,798.77	59,352.47	66,431.38	61,315.91	40,264.47	46,447.27	58,981.19	0.00	0.00
TOTAL DE INVERSIONES	123.33	139.64	130.98	135.18	145.16	162.43	170.48	0.00	0.00
PATRIMONIO TOTAL	9,296.55	9,494.13	9,870.18	10,209.80	9,984.00	9,183.33	9,366.40	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	6,733.48	2,253.91	4,824.51	7,378.95	8,497.20	466.14	1,152.86	0.00	0.00
EGRESOS DE OPERACIONES	3,741.56	1,009.15	2,085.36	3,340.35	4,443.05	771.88	1,286.91	0.00	0.00
INGRESO NETO DE INTERESES	2,991.91	1,244.76	2,739.15	4,038.60	4,054.15	(305.74)	(134.04)	0.00	0.00

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	439.80	119.79	245.00	475.80	615.44	70.24	143.71	0.00	0.00
INGRESO DE OPERACIONES	3,431.72	1,364.55	2,984.15	4,514.39	4,669.59	(235.50)	9.67	0.00	0.00
EGRESOS GENERALES	2,393.05	704.44	1,595.04	2,672.98	3,627.60	885.11	1,440.10	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,038.67	660.11	1,389.11	1,841.42	1,041.99	(1,120.61)	(1,430.43)	0.00	0.00
UTILIDAD DEL PERIODO	869.18	543.11	1,209.11	1,604.96	765.53	(1,121.11)	(1,437.08)	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,335.56	3,486.08	5,392.94	3,513.02	2,905.04	1,525.26	1,417.09	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,419.21	1,422.99	1,477.55	1,534.00	1,804.00	1,804.00	1,804.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	6.58	4.63	6.26	5.31	19.86	8.69	4.46	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	32.73	40.82	27.40	43.67	62.10	118.28	127.30	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.15	1.89	1.71	2.32	12.33	10.28	5.67	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.18	10.07	9.92	10.40	12.02	9.45	10.58	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.78	13.18	12.31	16.63	69.01	47.43	25.34	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	14.80	13.20	12.33	16.67	69.82	47.97	25.49	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	14.23	12.67	11.81	14.92	60.90	41.34	22.17	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.92	19.79	14.17	35.92	92.82	87.45	62.10	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.17	17.48	12.57	31.42	79.79	77.52	54.56	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	21.08	19.94	14.32	36.08	93.05	87.71	62.39	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.55	3.65	3.63	3.48	1.89	(9.62)	(4.86)	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.03	2.42	2.54	2.25	0.89	(4.77)	(3.13)	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.35	22.88	24.50	20.96	7.67	(48.83)	(30.69)	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	12.04	15.15	14.50	16.01	21.03	4.00	3.90	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.69	6.79	6.27	7.25	11.00	6.62	4.35	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	5.35	8.37	8.23	8.76	10.03	(2.62)	(0.45)	0.00	0.00

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	69.73	51.62	53.45	59.21	77.69	(375.85)	14,893.01	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.79	0.81	0.74	1.03	1.52	0.60	0.49	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	40.00	45.00	46.00	48.00	45.00	35.00	35.00	0.00	0.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1,647.52	1,674.18	1,873.25	1,378.00	325.07	501.61	908.37	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,894.90	1,939.04	2,066.03	1,931.23	1,622.68	2,256.58	1,923.57	0.00	0.00
UTILIDAD NETA / EMPLEADOS	21.73	12.07	26.28	33.44	17.01	(32.03)	(41.06)	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.10	22.09	28.09	25.36	(2.67)	(9.81)	(28.45)	0.00	0.00
PRESTAMOS (%)	44.21	73.72	84.54	17.10	(77.80)	(76.70)	(63.10)	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	44.21	73.72	84.54	17.10	(77.80)	(76.70)	(63.10)	0.00	0.00
DEPOSITOS (%)	6.88	27.28	33.50	29.46	(3.66)	(9.49)	(29.16)	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	6.88	27.28	33.50	29.46	(3.66)	(9.49)	(29.16)	0.00	0.00
PATRIMONIO (%)	10.37	9.96	16.62	17.38	4.70	(15.31)	(23.73)	0.00	0.00
UTILIDAD NETA (%)	30.82	341.91	434.23	220.15	(11.92)	(306.42)	(218.85)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	57,236.52	66,491.48	77,795.29	57,754.24	5,546.09	13,128.25	26,446.92	0.00	0.00
MENCION ESPECIAL	1,037.78	1,305.43	1,571.65	2,842.38	2,240.36	1,574.08	1,644.00	0.00	0.00
SUBNORMAL	3,352.29	3,203.68	2,848.77	3,801.18	2,257.82	987.41	554.04	0.00	0.00
DUDOSO	4,808.68	2,827.87	4,879.66	2,451.66	5,433.91	2,409.49	2,866.23	0.00	0.00
IRRECUPERABLE	884.63	2,932.79	551.49	828.75	954.08	1,261.05	2,085.87	0.00	0.00