

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	84,941.05	89,104.78	76,633.55	82,339.25	91,433.31	110,873.15	131,864.42	0.00	0.00
ACTIVOS LIQUIDOS	67,775.92	69,072.00	41,808.27	24,344.16	16,161.68	17,164.03	32,936.65	0.00	0.00
TOTAL DE PRESTAMOS	14,628.26	17,556.28	31,793.06	53,439.44	69,278.33	84,828.69	89,364.20	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	14,628.26	17,556.28	31,793.06	53,439.44	69,278.33	84,828.69	89,364.20	0.00	0.00
TOTAL DE INVERSIONES	171.54	199.42	198.56	226.93	251.22	2,249.23	2,113.46	0.00	0.00
TOTAL DE DEPOSITOS	73,020.43	78,980.36	67,324.91	72,960.61	81,108.57	99,452.09	117,245.42	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	73,020.43	78,980.36	67,324.91	72,960.61	81,108.57	99,452.09	117,245.42	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	72,719.23	78,622.51	66,615.95	72,591.97	80,882.24	98,930.00	116,805.06	0.00	0.00
DEPOSITOS DE BANCOS	301.20	357.85	708.96	368.64	226.33	522.09	440.36	0.00	0.00
PATRIMONIO TOTAL	10,213.19	8,421.97	8,105.17	8,367.54	8,945.23	9,701.17	10,504.79	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	86,107.48	93,951.93	91,869.65	94,156.28	88,187.18	99,988.96	104,248.99	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	40,409.64	46,609.70	59,151.67	59,977.72	42,164.67	52,416.81	61,734.64	0.00	0.00
TOTAL DE PRESTAMOS	40,264.47	46,447.27	58,981.19	59,791.82	41,953.29	51,192.49	60,578.63	0.00	0.00
TOTAL DE INVERSIONES	145.16	162.43	170.48	185.90	211.38	1,224.33	1,156.01	0.00	0.00
PATRIMONIO TOTAL	9,984.00	9,183.33	9,366.40	9,696.75	9,579.21	9,061.57	9,304.98	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	8,497.20	466.14	1,152.86	2,850.43	5,135.98	2,656.77	5,970.82	0.00	0.00
EGRESOS DE OPERACIONES	4,443.05	771.88	1,286.91	2,027.89	2,899.45	1,067.31	2,307.27	0.00	0.00
INGRESO NETO DE INTERESES	4,054.15	(305.74)	(134.04)	822.54	2,236.53	1,589.45	3,663.56	0.00	0.00

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OTROS INGRESOS	615.44	70.24	143.71	178.31	321.46	129.92	328.79	0.00	0.00
INGRESO DE OPERACIONES	4,669.59	(235.50)	9.67	1,000.86	2,557.99	1,719.37	3,992.34	0.00	0.00
EGRESOS GENERALES	3,627.60	885.11	1,440.10	2,182.30	3,144.25	902.40	1,936.63	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,041.99	(1,120.61)	(1,430.43)	(1,181.44)	(586.26)	816.97	2,055.71	0.00	0.00
UTILIDAD DEL PERIODO	765.53	(1,121.11)	(1,437.08)	(1,203.09)	(624.41)	720.14	1,552.50	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	2,905.04	1,525.26	1,417.09	1,493.04	1,934.68	2,117.28	2,177.95	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,804.00	1,804.00	1,804.00	1,544.18	1,326.45	1,480.91	1,705.68	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	19.86	8.69	4.46	2.79	2.79	2.50	2.44	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	62.10	118.28	127.30	103.42	68.56	69.94	78.32	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	12.33	10.28	5.67	2.89	1.91	1.75	1.91	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.02	9.45	10.58	10.16	9.78	8.75	7.97	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	69.01	47.43	25.34	15.59	12.87	11.14	11.48	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	69.82	47.97	25.49	15.66	12.91	11.44	11.76	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	60.90	41.34	22.17	14.41	11.99	11.08	11.32	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	92.82	87.45	62.10	33.37	19.93	17.26	28.09	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	79.79	77.52	54.56	29.57	17.68	15.48	24.98	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	93.05	87.71	62.39	33.68	20.24	19.52	29.89	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.89	(9.62)	(4.86)	(2.67)	(1.48)	5.50	5.03	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.89	(4.77)	(3.13)	(1.70)	(0.71)	2.88	2.98	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.67	(48.83)	(30.69)	(16.54)	(6.52)	31.79	33.37	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	21.03	4.00	3.90	6.34	12.18	20.27	19.34	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.00	6.62	4.35	4.51	6.88	8.14	7.47	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	10.03	(2.62)	(0.45)	1.83	5.30	12.13	11.87	0.00	0.00

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	77.69	(375.85)	14,893.01	218.04	122.92	52.48	48.51	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.52	0.60	0.49	0.40	0.76	0.99	1.07	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	45.00	35.00	35.00	32.00	31.00	35.00	33.00	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	325.07	501.61	908.37	1,669.98	2,234.78	2,423.68	2,708.01	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,622.68	2,256.58	1,923.57	2,280.02	2,616.41	2,841.49	3,552.89	0.00	0.00
UTILIDAD NETA / EMPLEADOS	17.01	(32.03)	(41.06)	(37.60)	(20.14)	20.58	47.05	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(2.67)	(9.81)	(28.45)	(22.30)	7.64	24.43	72.07	0.00	0.00
PRESTAMOS (%)	(77.80)	(76.70)	(63.10)	(19.21)	373.59	383.18	181.08	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(77.80)	(76.70)	(63.10)	(19.21)	373.59	383.18	181.08	0.00	0.00
DEPOSITOS (%)	(3.66)	(9.49)	(29.16)	(21.29)	11.08	25.92	74.15	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(3.66)	(9.49)	(29.16)	(21.29)	11.08	25.92	74.15	0.00	0.00
PATRIMONIO (%)	4.70	(15.31)	(23.73)	(24.11)	(12.41)	15.19	29.61	0.00	0.00
UTILIDAD NETA (%)	(11.92)	(306.42)	(218.85)	(174.96)	(181.57)	(164.23)	(208.03)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	5,546.09	13,128.25	26,446.92	45,720.43	66,698.64	80,819.74	84,717.79	0.00	0.00
MENCION ESPECIAL	2,240.36	1,574.08	1,644.00	2,447.85	403.99	194.82	2,754.11	0.00	0.00
SUBNORMAL	2,257.82	987.41	554.04	3,200.16	22.45	1,392.84	13.01	0.00	0.00
DUDOSO	5,433.91	2,409.49	2,866.23	2,525.97	2,221.63	2,577.66	3,198.24	0.00	0.00
IRRECUPERABLE	954.08	1,261.05	2,085.87	1,089.19	1,258.10	1,324.53	386.72	0.00	0.00