

AUSTROBANK OVERSEAS (PANAMÁ), S.A.

ESTADISTICAS FINANCIERAS A SEPTIEMBRE 2016 (En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	147,212.95	150,401.32	164,606.78	176,704.10	168,429.44	168,997.98	166,016.69	163,180.93	0.00
ACTIVOS LIQUIDOS	35,416.37	41,847.76	47,780.80	47,868.50	39,068.37	58,809.22	52,880.69	52,878.64	0.00
TOTAL DE PRESTAMOS	99,180.01	95,520.32	103,457.64	114,573.21	113,671.71	92,632.33	100,143.17	98,052.58	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	99,180.01	95,520.32	103,457.64	114,573.21	113,671.71	92,632.33	100,143.17	98,052.58	0.00
TOTAL DE INVERSIONES	2,315.90	2,311.37	2,313.27	2,334.54	2,380.55	517.00	501.39	559.05	0.00
TOTAL DE DEPOSITOS	129,078.84	131,403.70	144,462.73	155,546.23	150,436.61	151,055.58	148,365.01	144,973.75	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	129,078.84	131,403.70	144,462.73	155,546.23	150,436.61	151,055.58	148,365.01	144,973.75	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	128,790.00	131,063.39	144,422.45	152,656.00	146,630.62	147,872.86	145,456.24	142,357.50	0.00
DEPOSITOS DE BANCOS	288.84	340.32	40.29	2,890.24	3,805.99	3,182.72	2,908.77	2,616.25	0.00
PATRIMONIO TOTAL	15,544.57	16,423.24	17,301.30	17,563.44	15,261.35	14,083.56	14,338.88	15,326.08	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	137,449.45	141,633.79	151,884.35	162,089.43	157,821.20	159,699.65	165,311.73	169,942.52	0.00
ACTIVOS GENERADORES DE INGRESOS	99,302.59	97,049.82	101,078.46	107,468.89	108,774.09	95,490.51	103,207.73	107,759.69	0.00
TOTAL DE PRESTAMOS	95,293.82	94,999.92	99,099.57	106,121.32	106,425.86	94,076.33	101,800.40	106,312.90	0.00
TOTAL DE INVERSIONES	4,008.77	2,049.90	1,978.89	1,347.57	2,348.23	1,414.19	1,407.33	1,446.80	0.00
PATRIMONIO TOTAL	14,724.91	15,292.59	16,210.39	16,509.38	15,402.96	15,253.40	15,820.09	16,444.76	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	13,871.41	3,608.58	7,275.69	11,210.12	15,651.55	4,077.73	8,096.96	11,769.49	0.00
EGRESOS DE OPERACIONES	6,218.96	1,622.69	3,315.46	5,094.38	6,983.78	1,901.27	3,896.80	5,957.12	0.00

INGRESO NETO DE INTERESES	7,652.45	1,985.89	3,960.23	6,115.74	8,667.77	2,176.45	4,200.16	5,812.37	0.00
OTROS INGRESOS	395.52	65.68	304.21	403.50	531.71	110.47	195.39	547.30	0.00
INGRESO DE OPERACIONES	8,047.97	2,051.57	4,264.44	6,519.25	9,199.49	2,286.92	4,395.55	6,359.67	0.00
EGRESOS GENERALES	5,164.14	1,169.62	2,465.82	3,861.83	5,187.95	1,238.47	2,710.26	4,284.48	0.00
UTILIDAD ANTES DE PROVISIONES	2,883.84	881.95	1,798.63	2,657.42	4,011.54	1,048.45	1,685.29	2,075.19	0.00
UTILIDAD DEL PERIODO	1,819.68	878.99	1,750.98	2,609.77	275.12	(1,808.29)	(1,013.62)	42.10	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,970.37	4,270.33	4,198.69	5,549.68	5,663.11	9,842.77	6,471.82	11,364.05	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,393.97	3,393.98	2,668.66	1,554.46	4,745.61	6,725.44	4,680.04	4,014.22	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	5.01	4.47	4.06	4.84	4.98	10.63	6.46	11.59	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	68.28	79.48	63.56	28.01	83.80	68.33	72.31	35.32	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.42	3.55	2.58	1.36	4.17	7.26	4.67	4.09	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.56	10.92	10.51	9.94	9.06	8.33	8.64	9.39	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.32	16.79	16.36	15.02	13.15	15.12	14.25	15.54	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.67	17.19	16.72	15.33	13.43	15.20	14.32	15.63	0.00
INDICE DE ADECUACION DE CAPITAL	13.26	13.84	14.11	12.15	11.38	11.83	11.73	12.49	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	27.44	31.85	33.07	30.77	25.97	38.93	35.64	36.47	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	24.06	27.82	29.03	27.09	23.20	34.80	31.85	32.40	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	29.23	33.61	34.68	32.28	27.55	39.27	35.98	36.86	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.83	3.62	3.46	3.24	0.25	(7.57)	(1.96)	0.05	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.32	2.48	2.31	2.15	0.17	(4.53)	(1.23)	0.03	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.36	22.99	21.60	21.08	1.79	(47.42)	(12.81)	0.34	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.97	14.87	14.40	13.91	14.39	17.08	15.69	14.56	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.26	6.69	6.56	6.32	6.42	7.96	7.55	7.37	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.71	8.19	7.84	7.59	7.97	9.12	8.14	7.19	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	64.17	57.01	57.82	59.24	56.39	54.15	61.66	67.37	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.40	0.27	0.60	0.50	0.49	0.46	0.38	0.68	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	27.00	27.00	26.00	29.00	27.00	29.00	28.00	27.00	0.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
PRESTAMOS / EMPLEADOS	3,673.33	3,537.79	3,979.14	3,950.80	4,210.06	3,194.22	3,576.54	3,631.58	0.00
DEPOSITOS TOTALES / EMPLEADOS	4,780.70	4,866.80	5,556.26	5,363.66	5,571.73	5,208.81	5,298.75	5,369.40	0.00
UTILIDAD NETA / EMPLEADOS	67.40	32.56	67.35	89.99	10.19	(62.35)	(36.20)	1.56	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	15.29	13.20	18.28	19.82	14.41	12.36	0.86	(7.65)	0.00

PRESTAMOS (%)	8.50	1.10	9.20	17.31	14.61	(3.02)	(3.20)	(14.42)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	8.50	1.10	9.20	17.31	14.61	(3.02)	(3.20)	(14.42)	0.00
DEPOSITOS (%)	15.66	12.91	18.81	20.13	16.55	14.96	2.70	(6.80)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	15.66	12.91	18.81	20.13	16.55	14.96	2.70	(6.80)	0.00
PATRIMONIO (%)	11.79	15.97	14.43	13.64	(1.82)	(14.25)	(17.12)	(12.74)	0.00
UTILIDAD NETA (%)	(39.74)	183.43	61.71	67.15	(84.88)	(305.72)	(157.89)	(98.39)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	93,161.61	76,226.93	93,375.55	95,273.30	109,606.38	78,629.22	81,823.87	82,358.03	0.00
MENCION ESPECIAL	2,426.43	18,760.89	8,552.06	15,304.68	3,147.83	11,042.51	16,618.20	9,453.14	0.00
SUBNORMAL	3,908.37	521.40	1,109.25	3,658.54	2,578.75	4,945.78	1,747.86	3,183.09	0.00
DUDOSO	472.04	154.83	194.23	336.52	1,927.05	2,220.77	1,582.88	2,997.26	0.00
IRRECUPERABLE	2,605.53	3,250.25	2,895.21	1,554.62	1,157.31	2,519.49	3,050.40	4,075.28	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016