

AUSTROBANK OVERSEAS (PANAMÁ), S.A.

ESTADÍSTICAS FINANCIERAS A DICIEMBRE 2017 (En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	168,429.44	168,997.98	166,016.69	163,180.93	163,947.59	166,563.53	170,813.04	144,428.07	142,507.32
ACTIVOS LIQUIDOS	39,068.37	58,809.22	52,880.69	52,878.64	52,504.17	58,960.12	71,778.87	46,729.63	48,129.40
TOTAL DE PRESTAMOS	113,671.71	92,632.33	100,143.17	98,052.58	99,021.48	95,589.90	88,131.43	86,710.34	82,667.32
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	113,671.71	92,632.33	100,143.17	98,052.58	99,021.48	95,589.90	88,131.43	86,710.34	82,667.32
TOTAL DE INVERSIONES	2,380.55	517.00	501.39	559.05	528.83	600.76	633.95	711.42	772.53
TOTAL DE DEPOSITOS	150,436.61	151,055.58	148,365.01	144,973.75	144,184.87	146,102.01	151,096.44	126,777.01	125,764.56
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	150,436.61	151,055.58	148,365.01	144,973.75	144,184.87	146,102.01	151,096.44	126,777.01	125,764.56
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	146,630.62	147,872.86	145,456.24	142,357.50	141,569.79	145,999.68	151,095.73	126,776.38	125,764.56
DEPOSITOS DE BANCOS	3,805.99	3,182.72	2,908.77	2,616.25	2,615.09	102.33	0.71	0.62	0.00
PATRIMONIO TOTAL	15,261.35	14,083.56	14,338.88	15,326.08	16,160.74	16,485.89	16,857.98	14,507.79	13,151.38
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	157,821.20	159,699.65	165,311.73	169,942.52	166,188.52	167,780.75	168,414.87	153,804.50	153,227.46
ACTIVOS GENERADORES DE INGRESOS	108,774.09	95,490.51	103,207.73	107,759.69	107,801.29	94,670.00	94,704.97	93,016.70	91,495.08
TOTAL DE PRESTAMOS	106,425.86	94,076.33	101,800.40	106,312.90	106,346.59	94,111.11	94,137.30	92,381.46	90,844.40
TOTAL DE INVERSIONES	2,348.23	1,414.19	1,407.33	1,446.80	1,454.69	558.88	567.67	635.24	650.68
PATRIMONIO TOTAL	15,402.96	15,253.40	15,820.09	16,444.76	15,711.04	15,284.73	15,598.43	14,916.93	14,656.06
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	15,651.55	4,077.73	8,096.96	11,769.49	15,904.08	3,472.34	6,670.88	9,318.19	12,112.57
EGRESOS DE OPERACIONES	6,983.78	1,901.27	3,896.80	5,957.12	8,001.41	2,036.06	4,124.56	6,088.95	7,832.54

INGRESO NETO DE INTERESES	8,667.77	2,176.45	4,200.16	5,812.37	7,902.68	1,436.28	2,546.32	3,229.24	4,280.03
OTROS INGRESOS	531.71	110.47	195.39	547.30	645.71	58.47	319.09	368.43	292.86
INGRESO DE OPERACIONES	9,199.49	2,286.92	4,395.55	6,359.67	8,548.39	1,494.75	2,865.42	3,597.67	4,572.89
EGRESOS GENERALES	5,187.95	1,238.47	2,710.26	4,284.48	5,959.19	1,435.89	2,815.91	4,270.21	5,874.25
UTILIDAD ANTES DE PROVISIONES	4,011.54	1,048.45	1,685.29	2,075.19	2,589.20	58.86	49.50	(672.54)	(1,301.36)
UTILIDAD DEL PERIODO	275.12	(1,808.29)	(1,013.62)	42.10	906.98	253.23	592.90	(1,834.75)	(3,252.28)
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	5,663.11	9,842.77	6,471.82	11,364.05	8,844.19	12,735.33	14,396.42	16,601.90	17,196.93
TOTAL PROVISIONES PARA PRESTAMOS	4,745.61	6,725.44	4,680.04	4,014.22	949.73	755.36	406.33	2,111.94	2,900.65
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	4.98	10.63	6.46	11.59	8.93	13.32	16.34	19.15	20.80
PROVISIONES / PRESTAMOS VENCIDOS (%)	83.80	68.33	72.31	35.32	10.74	5.93	2.82	12.72	16.87
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	4.17	7.26	4.67	4.09	0.96	0.79	0.46	2.44	3.51
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.06	8.33	8.64	9.39	9.86	9.90	9.87	10.04	9.23
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.15	15.12	14.25	15.54	16.23	17.14	18.99	16.60	15.76
PATRIMONIO / PRESTAMOS TOTALES (%)	13.43	15.20	14.32	15.63	16.32	17.25	19.13	16.73	15.91
INDICE DE ADECUACION DE CAPITAL	11.38	11.83	11.73	12.08	12.98	11.91	13.42	11.21	10.97
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.97	38.93	35.64	36.47	36.41	40.36	47.51	36.86	38.27
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	23.20	34.80	31.85	32.40	32.02	35.40	42.02	32.35	33.77
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	27.55	39.27	35.98	36.86	36.78	40.77	47.92	37.42	38.88
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.25	(7.57)	(1.96)	0.05	0.84	1.07	1.25	(2.63)	(3.55)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.17	(4.53)	(1.23)	0.03	0.55	0.60	0.70	(1.59)	(2.12)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	1.79	(47.42)	(12.81)	0.34	5.77	6.63	7.60	(16.40)	(22.19)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.39	17.08	15.69	14.56	14.75	14.67	14.09	13.36	13.24
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.42	7.96	7.55	7.37	7.42	8.60	8.71	8.73	8.56
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.97	9.12	8.14	7.19	7.33	6.07	5.38	4.63	4.68
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	56.39	54.15	61.66	67.37	69.71	96.06	98.27	118.69	128.46
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.49	0.46	0.38	0.68	0.60	0.25	0.67	0.53	0.32
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	27.00	29.00	28.00	27.00	24.00	28.00	28.00	29.00	26.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
PRESTAMOS / EMPLEADOS	4,210.06	3,194.22	3,576.54	3,631.58	4,125.89	3,413.92	3,147.55	2,990.01	3,179.51
DEPOSITOS TOTALES / EMPLEADOS	5,571.73	5,208.81	5,298.75	5,369.40	6,007.70	5,217.93	5,396.30	4,371.62	4,837.10
UTILIDAD NETA / EMPLEADOS	10.19	(62.35)	(36.20)	1.56	37.79	9.04	21.17	(63.27)	(125.09)
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	14.41	12.36	0.86	(7.65)	(2.66)	(1.44)	2.89	(11.49)	(13.08)

PRESTAMOS (%)	14.61	(3.02)	(3.20)	(14.42)	(12.89)	3.19	(11.99)	(11.57)	(16.52)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	14.61	(3.02)	(3.20)	(14.42)	(12.89)	3.19	(11.99)	(11.57)	(16.52)
DEPOSITOS (%)	16.55	14.96	2.70	(6.80)	(4.16)	(3.28)	1.84	(12.55)	(12.78)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	16.55	14.96	2.70	(6.80)	(4.16)	(3.28)	1.84	(12.55)	(12.78)
PATRIMONIO (%)	(1.82)	(14.25)	(17.12)	(12.74)	5.89	17.06	17.57	(5.34)	(18.62)
UTILIDAD NETA (%)	(84.88)	(305.72)	(157.89)	(98.39)	229.66	(114.00)	(158.49)	(4,458.03)	(458.58)
CLASIFICACION PRESTAMOS									
NORMAL	109,606.38	78,629.22	81,823.87	82,358.03	88,638.11	78,968.69	70,858.07	64,151.74	59,809.19
MENCION ESPECIAL	3,147.83	11,042.51	16,618.20	9,453.14	2,274.50	3,796.78	2,633.98	3,647.73	4,790.45
SUBNORMAL	2,578.75	4,945.78	1,747.86	3,183.09	3,545.13	1,416.86	1,068.73	5,755.82	1,112.18
DUDOSO	1,927.05	2,220.77	1,582.88	2,997.26	3,636.39	5,029.79	1,708.17	221.49	4,921.97
IRRECUPERABLE	1,157.31	2,519.49	3,050.40	4,075.28	1,877.07	7,133.15	12,268.81	15,045.49	14,934.18