

AUSTROBANK OVERSEAS (PANAMÁ), S.A.

ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	163,947.59	166,563.53	170,813.04	144,428.07	136,090.69	133,760.85	132,264.53	128,741.39	0.00
ACTIVOS LIQUIDOS	52,504.17	58,960.12	71,778.87	46,729.63	48,012.77	49,802.82	49,973.79	40,722.92	0.00
TOTAL DE PRESTAMOS	99,021.48	95,589.90	88,131.43	86,710.34	76,367.32	70,411.14	68,537.99	66,425.40	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	99,021.48	95,589.90	88,131.43	86,710.34	76,367.32	70,411.14	68,537.99	66,425.40	0.00
TOTAL DE INVERSIONES	528.83	600.76	633.95	711.42	772.53	799.10	895.36	10,012.36	0.00
TOTAL DE DEPOSITOS	144,184.87	146,102.01	151,096.44	126,777.01	125,764.56	118,505.05	117,280.95	110,699.43	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	144,184.87	146,102.01	151,096.44	126,777.01	125,764.56	118,505.05	117,280.95	110,699.43	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	141,569.79	145,999.68	151,095.73	126,776.38	125,764.56	118,505.05	117,280.95	110,699.43	0.00
DEPOSITOS DE BANCOS	2,615.09	102.33	0.71	0.62	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	16,160.74	16,485.89	16,857.98	14,507.79	6,734.75	12,304.37	11,818.79	14,908.28	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	166,188.52	167,780.75	168,414.87	153,804.50	150,019.14	150,162.19	151,538.79	136,584.73	0.00
ACTIVOS GENERADORES DE INGRESOS	107,801.29	94,670.00	94,704.97	93,016.70	88,345.08	83,700.45	79,099.37	81,929.76	0.00
TOTAL DE PRESTAMOS	106,346.59	94,111.11	94,137.30	92,381.46	87,694.40	83,000.52	78,334.71	76,567.87	0.00
TOTAL DE INVERSIONES	1,454.69	558.88	567.67	635.24	650.68	699.93	764.66	5,361.89	0.00
PATRIMONIO TOTAL	15,711.04	15,284.73	15,598.43	14,916.93	11,447.74	14,395.13	14,338.39	14,708.04	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	15,904.08	3,472.34	6,670.88	9,318.19	12,112.57	3,090.93	6,265.03	9,049.25	0.00
EGRESOS DE OPERACIONES	8,001.41	2,036.06	4,124.56	6,088.95	7,832.54	1,662.82	3,319.95	4,967.63	0.00
INGRESO NETO DE INTERESES	7,902.68	1,436.28	2,546.32	3,229.24	4,280.03	1,428.11	2,945.08	4,081.62	0.00

OTROS INGRESOS	645.71	58.47	319.09	368.43	292.86	19.20	103.32	883.36	0.00
INGRESO DE OPERACIONES	8,548.39	1,494.75	2,865.42	3,597.67	4,572.89	1,447.31	3,048.40	4,964.98	0.00
EGRESOS GENERALES	5,959.19	1,435.89	2,815.91	4,270.21	5,990.88	1,299.35	2,815.44	4,352.69	0.00
UTILIDAD ANTES DE PROVISIONES	2,589.20	58.86	49.50	(672.54)	(1,417.99)	147.96	232.96	612.29	0.00
UTILIDAD DEL PERIODO	906.98	253.23	592.90	(1,834.75)	(9,668.91)	(1,456.94)	(2,038.79)	931.45	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	8,844.19	12,735.33	14,396.42	16,601.90	17,196.93	19,341.98	7,198.85	7,772.84	0.00
TOTAL PROVISIONES PARA PRESTAMOS	949.73	755.36	406.33	2,111.94	9,200.65	10,093.27	3,381.54	790.64	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	8.93	13.32	16.34	19.15	22.52	27.47	10.50	11.70	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	10.74	5.93	2.82	12.72	53.50	52.18	46.97	10.17	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.96	0.79	0.46	2.44	12.05	14.33	4.93	1.19	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.86	9.90	9.87	10.04	4.95	9.20	8.94	11.58	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.23	17.14	18.99	16.60	8.73	17.28	17.02	19.50	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.32	17.25	19.13	16.73	8.82	17.48	17.24	22.44	0.00
INDICE DE ADECUACION DE CAPITAL	12.98	11.91	13.42	11.21	10.97	10.81	11.14	16.92	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	36.41	40.36	47.51	36.86	38.18	42.03	42.61	36.79	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	32.02	35.40	42.02	32.35	35.28	37.23	37.78	31.63	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	36.78	40.77	47.92	37.42	38.79	42.70	43.37	45.83	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.84	1.07	1.25	(2.63)	(10.94)	(6.96)	(5.15)	1.52	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.55	0.60	0.70	(1.59)	(6.45)	(3.88)	(2.69)	0.91	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.77	6.63	7.60	(16.40)	(84.46)	(40.48)	(28.44)	8.44	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.75	14.67	14.09	13.36	13.71	14.77	15.84	14.73	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.42	8.60	8.71	8.73	8.87	7.95	8.39	8.08	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.33	6.07	5.38	4.63	4.84	6.82	7.45	6.64	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	69.71	96.06	98.27	118.69	131.01	89.78	92.36	87.67	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.60	0.25	0.67	0.53	0.33	0.09	0.26	1.44	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	24.00	28.00	28.00	29.00	26.00	27.00	23.00	28.00	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	4,125.89	3,413.92	3,147.55	2,990.01	2,937.20	2,607.82	2,979.91	2,372.34	0.00
DEPOSITOS TOTALES / EMPLEADOS	6,007.70	5,217.93	5,396.30	4,371.62	4,837.10	4,389.08	5,099.17	3,953.55	0.00
UTILIDAD NETA / EMPLEADOS	37.79	9.04	21.17	(63.27)	(371.88)	(53.96)	(88.64)	33.27	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(2.66)	(1.44)	2.89	(11.49)	(16.99)	(19.69)	(22.57)	(10.86)	0.00
PRESTAMOS (%)	(12.89)	3.19	(11.99)	(11.57)	(22.88)	(26.34)	(22.23)	(23.39)	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(12.89)	3.19	(11.99)	(11.57)	(22.88)	(26.34)	(22.23)	(23.39)	0.00
DEPOSITOS (%)	(4.16)	(3.28)	1.84	(12.55)	(12.78)	(18.89)	(22.38)	(12.68)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(4.16)	(3.28)	1.84	(12.55)	(12.78)	(18.89)	(22.38)	(12.68)	0.00
PATRIMONIO (%)	5.89	17.06	17.57	(5.34)	(58.33)	(25.36)	(29.89)	2.76	0.00
UTILIDAD NETA (%)	229.66	(114.00)	(158.49)	(4,458.03)	(1,166.06)	(675.35)	(443.87)	(150.77)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	88,638.11	78,968.69	70,858.07	64,151.74	59,809.19	48,610.31	56,306.94	58,127.76	0.00
MENCION ESPECIAL	2,274.50	3,796.78	2,633.98	3,647.73	4,790.45	8,728.16	7,751.01	1,454.74	0.00
SUBNORMAL	3,545.13	1,416.86	1,068.73	5,755.82	1,112.18	7,652.33	702.19	550.23	0.00
DUDOSO	3,636.39	5,029.79	1,708.17	221.49	4,921.97	1,078.35	12.05	147.67	0.00
IRRECUPERABLE	1,877.07	7,133.15	12,268.81	15,045.49	14,934.18	14,435.26	7,147.34	6,935.63	0.00