



**BALANCE DE SITUACION**  
Austrobank Overseas (Panamá), S.A.  
DE DICIEMBRE 2011 A DICIEMBRE 2012  
( En Miles de Balboas)

|                                 | VARIACION<br>ABSOLUTA | %         | 2012              |           |           |            |            |            |            |            |            |            |            |           |           |
|---------------------------------|-----------------------|-----------|-------------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|-----------|
|                                 |                       |           | 2011<br>Diciembre | Enero     | Febrero   | Marzo      | Abril      | Mayo       | Junio      | Julio      | Agosto     | Septiembre | Octubre    | Noviembre | Diciembre |
| Oficiales                       | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| De Particulares                 | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| A la Vista                      | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| A Plazo                         | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| De Ahorros                      | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| De Bancos                       | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| A la Vista                      | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| A Plazo                         | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| Extranjero                      | 8,088.14              | 11.08%    | 73,020.43         | 77,705.92 | 80,480.30 | 78,980.36  | 77,624.41  | 74,275.83  | 67,324.91  | 63,783.02  | 64,942.57  | 72,960.61  | 77,265.95  | 82,500.29 | 81,108.57 |
| Oficiales                       | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| De Particulares                 | 8,163.02              | 11.23%    | 72,719.23         | 77,364.50 | 80,200.78 | 78,622.51  | 77,232.17  | 73,984.02  | 66,615.95  | 62,777.24  | 64,548.45  | 72,591.97  | 76,807.18  | 82,184.88 | 80,882.24 |
| A la Vista                      | (1,850.68)            | (12.38%)  | 14,950.63         | 19,770.89 | 25,214.47 | 24,366.11  | 24,441.31  | 21,447.29  | 14,752.75  | 11,990.15  | 12,529.09  | 20,517.24  | 24,541.79  | 25,173.93 | 13,099.95 |
| A Plazo                         | 10,013.70             | 17.33%    | 57,768.60         | 57,593.62 | 54,986.30 | 54,256.41  | 52,790.86  | 52,536.73  | 51,863.20  | 50,787.08  | 52,019.35  | 52,074.73  | 52,265.39  | 57,010.95 | 67,782.29 |
| De Ahorros                      | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| De Bancos                       | (74.87)               | (24.86%)  | 301.20            | 341.42    | 279.53    | 357.85     | 392.24     | 291.81     | 708.96     | 1,005.78   | 394.12     | 368.64     | 458.77     | 315.40    | 226.33    |
| A la Vista                      | (74.87)               | (24.86%)  | 301.20            | 341.42    | 279.53    | 357.85     | 392.24     | 291.81     | 708.96     | 1,005.78   | 394.12     | 368.64     | 458.77     | 315.40    | 226.33    |
| A Plazo                         | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| OBLIGACIONES                    | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| Locales                         | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| Extranjero                      | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| OTROS PASIVOS                   | (252.28)              | (14.78%)  | 1,707.43          | 1,510.61  | 1,162.91  | 1,702.44   | 1,309.19   | 1,345.12   | 1,203.47   | 1,042.57   | 1,175.59   | 1,011.10   | 1,046.17   | 1,322.46  | 1,455.15  |
| Locales                         | (10.11)               | (4.64%)   | 217.73            | 214.01    | 195.36    | 168.46     | 173.08     | 545.32     | 181.99     | 191.92     | 194.91     | 178.28     | 191.38     | 235.49    | 207.63    |
| Extranjero                      | (242.18)              | (16.26%)  | 1,489.70          | 1,296.60  | 967.55    | 1,533.99   | 1,136.11   | 799.81     | 1,021.48   | 850.65     | 980.67     | 832.82     | 854.79     | 1,086.97  | 1,247.52  |
| PATRIMONIO                      | (1,242.69)            | (12.17%)  | 10,213.19         | 9,842.02  | 9,520.83  | 8,421.97   | 8,320.95   | 8,086.39   | 8,105.17   | 8,126.95   | 8,234.37   | 8,367.54   | 8,534.58   | 8,711.50  | 8,970.51  |
| Capital                         | 0.00                  | 0.00%     | 7,000.00          | 7,000.00  | 7,000.00  | 7,000.00   | 7,000.00   | 7,000.00   | 7,000.00   | 7,000.00   | 7,000.00   | 7,000.00   | 7,000.00   | 7,000.00  | 7,000.00  |
| Reservas de Capital             | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| Otras Reservas                  | 0.00                  | 0.00%     | 0.00              | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00      |
| Utilidad de Periodos Anteriores | 67.53                 | 2.88%     | 2,348.41          | 3,113.94  | 3,113.94  | 2,415.94   | 2,415.94   | 2,415.94   | 2,415.94   | 2,415.94   | 2,415.94   | 2,415.94   | 2,415.94   | 2,415.94  | 2,415.94  |
| Utilidad de Periodo             | (1,389.90)            | (181.56%) | 765.53            | (368.44)  | (717.59)  | (1,121.11) | (1,231.46) | (1,445.64) | (1,437.04) | (1,437.82) | (1,323.41) | (1,203.05) | (1,042.82) | (885.17)  | (624.37)  |

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|  | VARIACION<br>ABSOLUTA | %            | 2011             | 2012             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|-----------------------|--------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|  |                       |              | Diciembre        | Enero            | Febrero          | Marzo            | Abril            | Mayo             | Junio            | Julio            | Agosto           | Septiembre       | Octubre          | Noviembre        | Diciembre        |
| Ganancia o Perdida en Valores Disponible para la Venta | 79.68                 | 80.28%       | 99.25            | 96.52            | 124.48           | 127.14           | 136.47           | 116.08           | 126.28           | 148.84           | 141.84           | 154.65           | 161.46           | 180.73           | 178.94           |
| Deuda Subordinada                                      | 0.00                  | 0.00%        | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             |
| <b>PASIVO Y PATRIMONIO</b>                             | <b>6,593.18</b>       | <b>7.76%</b> | <b>84,941.05</b> | <b>89,058.56</b> | <b>91,164.05</b> | <b>89,104.78</b> | <b>87,254.55</b> | <b>83,707.34</b> | <b>76,633.55</b> | <b>72,952.54</b> | <b>74,352.53</b> | <b>82,339.25</b> | <b>86,846.70</b> | <b>92,534.25</b> | <b>91,534.23</b> |