

BANCO DE OCCIDENTE (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	536,967.61	528,961.34	568,200.66	586,398.70	608,103.90	626,670.89	678,490.17	652,590.05	655,704.09
ACTIVOS LIQUIDOS	204,485.35	208,164.60	236,907.25	217,099.98	245,261.42	220,556.81	321,931.02	200,118.68	250,206.35
TOTAL DE PRESTAMOS	22,593.36	25,709.17	30,875.61	31,288.94	34,017.94	39,966.90	36,353.13	36,935.14	41,155.52
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	22,593.36	25,709.17	30,875.61	31,288.94	34,017.94	39,966.90	36,353.13	36,935.14	41,155.52
TOTAL DE INVERSIONES	301,172.79	289,422.06	292,604.64	331,613.52	319,530.23	355,957.32	309,787.26	408,121.58	356,119.86
TOTAL DE DEPOSITOS	501,488.00	499,330.89	534,502.93	548,715.01	575,422.43	592,401.58	644,275.68	624,301.43	620,891.27
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	501,488.00	499,330.89	534,502.93	548,715.01	575,422.43	592,401.58	644,275.68	624,301.43	620,891.27
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	497,577.29	499,104.71	513,149.20	546,192.40	568,767.53	586,317.14	637,399.54	620,670.42	613,372.09
DEPOSITOS DE BANCOS	3,910.71	226.18	21,353.73	2,522.61	6,654.90	6,084.44	6,876.13	3,631.01	7,519.18
PATRIMONIO TOTAL	30,404.49	25,641.09	28,801.45	31,440.55	28,086.06	23,681.76	29,276.70	23,924.05	28,106.70
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	430,438.91	431,594.90	481,596.79	533,486.53	572,535.75	577,816.12	623,345.42	619,494.37	631,903.99
ACTIVOS GENERADORES DE INGRESOS	267,546.27	270,000.89	276,153.99	335,174.09	338,657.16	355,527.72	334,810.32	403,979.59	375,411.78
TOTAL DE PRESTAMOS	17,174.45	19,085.78	25,037.61	26,890.17	28,305.65	32,838.03	33,614.37	34,112.04	37,586.73
TOTAL DE INVERSIONES	250,371.82	250,915.11	251,116.37	308,283.92	310,351.51	322,689.69	301,195.95	369,867.55	337,825.04
PATRIMONIO TOTAL	25,676.58	24,650.59	27,703.49	30,473.38	29,245.28	24,661.43	29,039.08	27,682.30	28,096.38
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	13,668.76	3,566.06	7,070.79	10,569.73	13,957.49	3,181.74	6,113.21	8,840.54	11,773.40
EGRESOS DE OPERACIONES	9,974.29	2,767.44	5,767.41	8,989.54	12,454.27	3,473.75	6,936.41	10,528.02	14,342.22
INGRESO NETO DE INTERESES	3,694.47	798.62	1,303.38	1,580.18	1,503.22	(292.01)	(823.20)	(1,687.48)	(2,568.82)

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OTROS INGRESOS	4,466.13	1,548.95	3,656.68	5,744.68	7,738.13	1,709.78	3,689.87	5,376.97	6,256.59
INGRESO DE OPERACIONES	8,160.60	2,347.56	4,960.06	7,324.86	9,241.36	1,417.77	2,866.66	3,689.48	3,687.77
EGRESOS GENERALES	2,573.77	1,102.29	2,423.02	2,639.19	3,610.66	504.57	1,282.41	2,147.05	2,968.86
UTILIDAD ANTES DE PROVISIONES	5,586.83	1,245.28	2,537.05	4,685.68	5,630.70	913.20	1,584.26	1,542.44	718.91
UTILIDAD DEL PERIODO	5,586.83	1,245.28	2,537.05	4,685.68	5,630.70	913.20	1,584.26	1,542.44	718.91
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	287.67	287.67	287.67	287.67	287.67	287.67	287.67	287.67	100.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.27	1.12	0.93	0.92	0.85	0.72	0.79	0.78	0.24
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	5.66	4.85	5.07	5.36	4.62	3.78	4.31	3.67	4.29
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.39	8.14	8.90	8.66	7.94	5.98	8.46	5.38	7.07
PATRIMONIO / PRESTAMOS TOTALES (%)	134.57	99.74	93.28	100.48	82.56	59.25	80.53	64.77	68.29
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	40.78	41.69	44.32	39.57	42.62	37.23	49.97	32.05	40.30
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	38.08	39.35	41.69	37.02	40.33	35.19	47.45	30.67	38.16
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	100.83	99.65	99.07	100.00	98.15	97.32	98.05	97.43	97.65
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.09	1.84	1.84	1.86	1.66	1.03	0.95	0.51	0.19
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.30	1.15	1.05	1.17	0.98	0.63	0.51	0.33	0.11
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	21.76	20.21	18.32	20.50	19.25	14.81	10.91	7.43	2.56
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.11	5.28	5.12	4.20	4.12	3.58	3.65	2.92	3.14
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.73	4.10	4.18	3.58	3.68	3.91	4.14	3.47	3.82
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.38	1.18	0.94	0.63	0.44	(0.33)	(0.49)	(0.56)	(0.68)

