

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	608,103.90	626,670.89	678,490.17	652,590.05	655,704.09	716,542.06	728,653.87	756,004.88	789,594.40
ACTIVOS LIQUIDOS	245,261.42	220,556.81	321,931.02	200,118.68	250,206.35	383,752.81	355,593.80	374,995.43	331,113.40
TOTAL DE PRESTAMOS	34,017.94	39,966.90	36,353.13	36,935.14	41,155.52	41,231.47	47,511.05	48,418.47	50,998.67
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	34,017.94	39,966.90	36,353.13	36,935.14	41,155.52	41,231.47	47,511.05	48,418.47	50,998.67
TOTAL DE INVERSIONES	319,530.23	355,957.32	309,787.26	408,121.58	356,119.86	286,112.49	317,216.82	326,579.43	395,730.65
TOTAL DE DEPOSITOS	575,422.43	592,401.58	644,275.68	624,301.43	620,891.27	679,282.09	690,986.93	717,790.92	751,519.44
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	575,422.43	592,401.58	644,275.68	624,301.43	620,891.27	679,282.09	690,986.93	717,790.92	751,519.44
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	568,767.53	586,317.14	637,399.54	620,670.42	613,372.09	662,739.61	681,492.24	703,539.45	726,488.46
DEPOSITOS DE BANCOS	6,654.90	6,084.44	6,876.13	3,631.01	7,519.18	16,542.48	9,494.68	14,251.46	25,030.98
PATRIMONIO TOTAL	28,086.06	23,681.76	29,276.70	23,924.05	28,106.70	29,329.93	30,470.43	32,435.92	31,286.52
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	572,535.75	577,816.12	623,345.42	619,494.37	631,903.99	671,606.47	703,572.02	704,297.46	722,649.24
ACTIVOS GENERADORES DE INGRESOS	338,657.16	355,527.72	334,810.32	403,979.59	375,411.78	361,634.09	355,434.13	410,027.31	422,002.35
TOTAL DE PRESTAMOS	28,305.65	32,838.03	33,614.37	34,112.04	37,586.73	40,599.18	41,932.09	42,676.81	46,077.09
TOTAL DE INVERSIONES	310,351.51	322,689.69	301,195.95	369,867.55	337,825.04	321,034.91	313,502.04	367,350.51	375,925.25
PATRIMONIO TOTAL	29,245.28	24,661.43	29,039.08	27,682.30	28,096.38	26,505.84	29,873.56	28,179.98	29,696.61
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	13,957.49	3,181.74	6,113.21	8,840.54	11,773.40	3,034.44	6,233.30	9,120.09	12,091.21
EGRESOS DE OPERACIONES	12,454.27	3,473.75	6,936.41	10,528.02	14,342.22	4,104.63	8,419.39	12,700.45	16,872.21
INGRESO NETO DE INTERESES	1,503.22	(292.01)	(823.20)	(1,687.48)	(2,568.82)	(1,070.19)	(2,186.09)	(3,580.36)	(4,781.00)

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OTROS INGRESOS	7,738.13	1,709.78	3,689.87	5,376.97	6,256.59	1,908.40	4,338.13	7,401.82	10,316.57
INGRESO DE OPERACIONES	9,241.36	1,417.77	2,866.66	3,689.48	3,687.77	838.21	2,152.04	3,821.47	5,535.57
EGRESOS GENERALES	3,610.66	504.57	1,282.41	2,147.05	2,968.86	817.65	1,752.56	2,636.56	3,581.60
UTILIDAD ANTES DE PROVISIONES	5,630.70	913.20	1,584.26	1,542.44	718.91	20.57	399.48	1,184.91	1,953.97
UTILIDAD DEL PERIODO	5,630.70	913.20	1,584.26	1,542.44	718.91	20.57	399.48	1,184.91	1,953.97
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	100.00	100.00	130.00	100.00	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 (%)	0.85	0.72	0.79	0.78	0.24	0.24	0.27	0.21	0.20
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	4.62	3.78	4.31	3.67	4.29	4.09	4.18	4.29	3.96
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	7.94	5.98	8.46	5.38	7.07	8.96	8.35	8.65	7.00
PATRIMONIO / PRESTAMOS TOTALES (%)	82.56	59.25	80.53	64.77	68.29	71.13	64.13	66.99	61.35
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 (%)	42.62	37.23	49.97	32.05	40.30	56.49	51.46	52.24	44.06
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	40.33	35.19	47.45	30.67	38.16	53.56	48.80	49.60	41.93
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	98.15	97.32	98.05	97.43	97.65	98.61	97.37	97.74	96.72
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.66	1.03	0.95	0.51	0.19	0.02	0.22	0.39	0.46
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.98	0.63	0.51	0.33	0.11	0.01	0.11	0.22	0.27
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.25	14.81	10.91	7.43	2.56	0.31	2.67	5.61	6.58
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.12	3.58	3.65	2.92	3.14	3.36	3.51	2.97	2.87
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.68	3.91	4.14	3.47	3.82	4.54	4.74	4.13	4.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	0.44	(0.33)	(0.49)	(0.56)	(0.68)	(1.18)	(1.23)	(1.16)	(1.13)

