

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	655,704.09	716,542.06	728,653.87	756,004.88	789,594.40	788,526.09	833,175.87	0.00	0.00
ACTIVOS LIQUIDOS	250,206.35	383,752.81	355,593.80	374,995.43	331,113.40	282,689.97	248,711.39	0.00	0.00
TOTAL DE PRESTAMOS	41,155.52	41,231.47	47,511.05	48,418.47	50,998.67	52,920.65	49,546.10	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	41,155.52	41,231.47	47,511.05	48,418.47	50,998.67	52,920.65	49,546.10	0.00	0.00
TOTAL DE INVERSIONES	356,119.86	286,112.49	317,216.82	326,579.43	395,730.65	445,538.57	520,509.54	0.00	0.00
TOTAL DE DEPOSITOS	620,891.27	679,282.09	690,986.93	717,790.92	751,519.44	751,727.66	807,373.88	0.00	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	620,891.27	679,282.09	690,986.93	717,790.92	751,519.44	751,727.66	807,373.88	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	613,372.09	662,739.61	681,492.24	703,539.45	726,488.46	729,025.32	788,292.34	0.00	0.00
DEPOSITOS DE BANCOS	7,519.18	16,542.48	9,494.68	14,251.46	25,030.98	22,702.35	19,081.54	0.00	0.00
PATRIMONIO TOTAL	28,106.70	29,329.93	30,470.43	32,435.92	31,286.52	27,233.45	17,270.25	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	631,903.99	671,606.47	703,572.02	704,297.46	722,649.24	752,534.08	780,914.87	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	375,411.78	361,634.09	355,434.13	410,027.31	422,002.35	412,901.59	467,391.75	0.00	0.00
TOTAL DE PRESTAMOS	37,586.73	40,599.18	41,932.09	42,676.81	46,077.09	47,076.06	48,528.57	0.00	0.00
TOTAL DE INVERSIONES	337,825.04	321,034.91	313,502.04	367,350.51	375,925.25	365,825.53	418,863.18	0.00	0.00
PATRIMONIO TOTAL	28,096.38	26,505.84	29,873.56	28,179.98	29,696.61	28,281.69	23,870.34	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,773.40	3,034.44	6,233.30	9,120.09	12,091.21	2,894.88	6,073.33	0.00	0.00
EGRESOS DE OPERACIONES	14,342.22	4,104.63	8,419.39	12,700.45	16,872.21	4,287.30	8,622.73	0.00	0.00
INGRESO NETO DE INTERESES	(2,568.82)	(1,070.19)	(2,186.09)	(3,580.36)	(4,781.00)	(1,392.42)	(2,549.40)	0.00	0.00

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OTROS INGRESOS	6,256.59	1,908.40	4,338.13	7,401.82	10,316.57	2,245.03	3,257.24	0.00	0.00
INGRESO DE OPERACIONES	3,687.77	838.21	2,152.04	3,821.47	5,535.57	852.61	707.84	0.00	0.00
EGRESOS GENERALES	2,968.86	817.65	1,752.56	2,636.56	3,581.60	920.13	1,886.12	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	718.91	20.57	399.48	1,184.91	1,953.97	(67.51)	(1,178.28)	0.00	0.00
UTILIDAD DEL PERIODO	718.91	20.57	399.48	1,184.91	1,953.97	(67.51)	(1,178.28)	0.00	0.00
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	100.00	100.00	130.00	100.00	100.00	100.00	50.00	0.00	0.00
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 (%)	0.24	0.24	0.27	0.21	0.20	0.19	0.10	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	4.29	4.09	4.18	4.29	3.96	3.45	2.07	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	7.07	8.96	8.35	8.65	7.00	5.46	3.03	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	68.29	71.13	64.13	66.99	61.35	51.46	34.86	0.00	0.00
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 (%)	40.30	56.49	51.46	52.24	44.06	37.61	30.80	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	38.16	53.56	48.80	49.60	41.93	35.85	29.85	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	97.65	98.61	97.37	97.74	96.72	96.87	95.27	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.19	0.02	0.22	0.39	0.46	(0.07)	(0.50)	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.11	0.01	0.11	0.22	0.27	(0.04)	(0.30)	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	2.56	0.31	2.67	5.61	6.58	(0.95)	(9.87)	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.14	3.36	3.51	2.97	2.87	2.80	2.60	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.82	4.54	4.74	4.13	4.00	4.15	3.69	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	(0.68)	(1.18)	(1.23)	(1.16)	(1.13)	(1.35)	(1.09)	0.00	0.00

