

**Banco de Occidente (Panamá), S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**



	2009	2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	204,485,349.80	208,164,601.32	236,907,253.12	217,099,975.68	245,261,423.50
DEPÓSITOS INTERNOS EN BANCOS	11,190,550.78	19,479,884.66	14,746,838.94	15,412,865.16	17,181,773.28
A LA VISTA	1,577,160.97	536,266.73	390,638.76	337,557.18	594,429.26
A PLAZO	9,613,389.81	18,943,617.93	14,356,200.18	15,075,307.98	16,587,344.02
DEPÓSITOS INTERNOS EN BANCOS	193,245,473.38	188,588,902.81	222,117,607.46	201,649,342.70	227,756,048.88
A LA VISTA	13,242,603.92	14,968,318.26	10,286,490.43	7,747,041.84	7,017,104.24
A PLAZO	180,002,869.46	173,620,584.55	211,831,117.03	193,902,300.86	220,738,944.64
OTROS	49,325.64	95,813.85	42,806.72	37,767.82	323,601.34
CARTERA CREDITICIA NETA	22,593,357.73	25,709,171.40	30,875,608.28	31,288,938.33	34,017,943.94
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	22,881,022.75	25,996,836.42	31,163,273.30	31,576,603.35	34,305,608.96
MENOS PROVISIONES	(287,665.02)	(287,665.02)	(287,665.02)	(287,665.02)	(287,665.02)
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	(287,665.02)	(287,665.02)	(287,665.02)	(287,665.02)	(287,665.02)
INVERSIONES EN VALORES NETA	301,172,792.48	289,422,055.93	292,604,635.12	331,613,519.99	319,530,229.52
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	301,172,792.48	289,422,055.93	292,604,635.12	331,613,519.99	319,530,229.52
MENOS PROVISIONES	0.00	0.00	0.00	0.00	0.00
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	8,716,109.07	5,665,515.21	7,813,164.50	6,396,262.58	9,294,298.60
INTERNOS	517,431.89	604,769.73	566,987.90	548,823.87	525,010.77
EXTERNOS	8,198,677.18	5,060,745.48	7,246,176.60	5,847,438.71	8,769,287.83
ACTIVO TOTAL NETO	536,967,609.08	528,961,343.86	568,200,661.02	586,398,696.58	608,103,895.56
DEPOSITOS	501,487,995.50	499,330,891.45	534,502,930.73	548,715,007.67	575,422,431.60
INTERNOS	1,800,000.00	1,800,000.00	2,000,000.00	2,000,000.00	7,700,000.00
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	0.00	0.00	0.00	0.00	0.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	0.00	0.00	0.00	0.00	0.00
DE AHORROS	0.00	0.00	0.00	0.00	0.00
DE BANCOS	1,800,000.00	1,800,000.00	2,000,000.00	2,000,000.00	7,700,000.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	1,800,000.00	1,800,000.00	2,000,000.00	2,000,000.00	7,700,000.00
EXTERNOS	499,687,995.50	497,530,891.45	532,502,930.73	546,715,007.67	567,722,431.60
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	495,643,214.83	497,146,260.64	510,966,054.01	543,864,129.65	560,909,026.59
A LA VISTA	161,963,048.83	129,629,275.87	140,350,465.89	145,842,803.44	139,978,153.56
A PLAZO	316,381,920.40	349,602,674.32	347,345,469.93	370,670,075.76	393,994,919.01
DE AHORROS	17,298,245.60	17,914,310.45	23,270,118.19	27,351,250.45	26,935,954.02
DE BANCOS	4,044,780.67	384,630.81	21,536,876.72	2,850,878.02	6,813,405.01
A LA VISTA	4,044,780.67	384,630.81	21,536,876.72	2,850,878.02	6,813,405.01
A PLAZO	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	5,075,121.95	3,989,358.27	4,896,275.53	6,243,139.87	4,595,404.64
INTERNOS	393,878.34	400,044.33	449,579.20	466,693.97	452,187.91
EXTERNOS	4,681,243.61	3,589,313.94	4,446,696.33	5,776,445.90	4,143,216.73
PATRIMONIO	30,404,491.63	25,641,094.14	28,801,454.76	31,440,549.04	28,086,059.32
CAPITAL	17,031,877.37	17,031,877.37	17,031,877.37	17,031,877.37	17,031,877.37
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	0.00	0.00	0.00	0.00	0.00
UTILIDAD DEL PERIODO Y DE	10,568,593.85	6,227,043.91	7,518,815.72	9,667,444.59	10,612,468.35

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	2,804,020.41	2,382,172.86	4,250,761.67	4,741,227.08	441,713.60
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	536,967,609.08	528,961,343.86	568,200,661.02	586,398,696.58	608,103,895.56