Superintendencia de Bancos de Panamá

BANCO DE OCCIDENTE (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2013 A DICIEMBRE 2014
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	80,256.85	27.27%	294,269.68	305,891.60	352,017.50	383,062.50	404,331.52	414,133.41	433,514.99	493,490.69	453,554.07	456,291.90	406,500.83	363,502.09	374,526.53
Depositos Locales en Bancos	14,097.60	344.88%	4,087.65	4,436.28	4,397.55	4,345.24	4,780.29	4,518.44	8,672.26	20,541.55	27,042.14	20,631.42	18,729.20	18,874.23	18,185.25
A la Vista	1,216.17	276.42%	439.97	786.52	745.81	691.13	1,124.20	859.27	5,027.27	3,194.58	3,393.28	3,280.31	3,376.10	3,518.20	1,656.14
A Plazo	12,881.42	353.14%	3,647.69	3,649.75	3,651.74	3,654.10	3,656.08	3,659.16	3,645.00	17,346.97	23,648.86	17,351.11	15,353.10	15,356.02	16,529.11
Depositos Extranjeros en Bancos	66,149.99	22.80%	290,123.12	301,379.91	347,584.85	378,680.94	399,523.87	409,559.27	424,758.52	472,850.71	426,442.92	435,588.64	387,736.97	344,530.24	356,273.11
A la Vista	3,619.57	45.38%	7,976.18	5,200.64	12,784.58	19,374.73	24,149.42	13,832.90	16,813.34	48,516.97	32,088.68	34,725.94	68,304.20	16,022.08	11,595.74
A Plazo	62,530.42	22.16%	282,146.94	296,179.28	334,800.26	359,306.21	375,374.45	395,726.36	407,945.18	424,333.74	394,354.24	400,862.71	319,432.77	328,508.16	344,677.36
Menos Provisiones	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	9.26	15.72%	58.91	75.41	35.10	36.33	27.36	55.70	84.20	98.44	69.01	71.83	34.66	97.62	68.17
CARTERA CREDITICIA	9,919.86	17.86%	55,529.90	56,379.15	56,777.21	56,656.64	65,050.92	66,567.13	67,845.25	67,512.17	64,646.83	61,419.67	58,901.82	63,102.43	65,449.76
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	9,914.58	17.84%	55,579.90	56,429.15	56,827.21	56,706.64	65,100.92	66,627.13	67,905.25	67,572.17	64,706.83	61,482.59	58,958.76	63,127.75	65,494.48
Menos Provisiones	(5.28)	(10.56%)	50.00	50.00	50.00	50.00	50.00	60.00	60.00	60.00	60.00	62.92	56.94	25.32	44.72
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	(5.28)	(10.56%)	50.00	50.00	50.00	50.00	50.00	60.00	60.00	60.00	60.00	62.92	56.94	25.32	44.72
INVERSIONES EN VALORES	48,300.24	9.66%	500,171.05	502,862.71	470,185.09	461,978.68	461,735.91	446,098.72	431,645.41	416,058.92	429,464.81	468,634.83	515,378.53	556,960.31	548,471.29
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	48,300.24	9.66%	500,171.05	502,862.71	470,185.09	461,978.68	461,735.91	446,098.72	431,645.41	416,058.92	429,464.81	468,634.83	515,378.53	556,960.31	548,471.29
Menos Provisiones	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 ACTIVOS	1,314.60	9.40%	13,992.01	6,229.57	6,987.70	8,252.51	9,980.19	11,703.72	23,478.81	4,477.00	10,500.47	8,551.43	10,876.14	14,027.20	15,306.61
Locales	100.08	6.04%	1,656.83	1,726.04	1,835.93	1,775.83	1,729.52	1,672.50	1,614.41	1,596.53	1,536.05	1,827.99	1,842.32	1,836.36	1,756.91
Extranjero	1,214.52	9.85%	12,335.18	4,503.53	5,151.78	6,476.68	8,250.67	10,031.22	21,864.41	2,880.47	8,964.42	6,723.43	9,033.82	12,190.84	13,549.71
TOTAL DE ACTIVOS	139,791.55	16.18%	863,962.64	871,363.03	885,967.50	909,950.33	941,098.55	938,502.97	956,484.46	981,538.78	958,166.19	994,897.83	991,657.31	997,592.03	1,003,754.19
DEPOSITOS	143,608.78	17.10%	839,575.18	844,008.60	860,066.60	882,909.31	913,626.11	909,660.08	923,028.75	954,156.57	932,822.87	970,945.88	966,757.58	971,422.14	983,183.95
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

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	VARIACION ABSOLUTA	%	2013	2014											
			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	143,608.78	17.10%	839,575.18	844,008.60	860,066.60	882,909.31	913,626.11	909,660.08	923,028.75	954,156.57	932,822.87	970,945.88	966,757.58	971,422.14	983,183.95
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	155,323.53	18.88%	822,860.42	826,884.01	851,201.25	869,288.91	886,469.17	874,011.22	880,014.05	951,156.57	929,822.87	965,945.88	961,752.52	966,422.14	978,183.95
A la Vista	32,127.57	24.31%	132,158.02	128,767.18	155,235.54	172,045.90	172,280.55	157,865.93	149,410.07	205,509.98	175,949.56	178,066.99	168,141.56	162,227.19	164,285.59
A Plazo	104,675.25	17.03%	614,553.99	621,241.03	618,687.34	623,159.45	632,860.93	636,922.37	648,764.35	666,688.87	674,110.71	707,856.86	712,344.07	719,487.80	719,229.24
De Ahorros	18,520.71	24.32%	76,148.42	76,875.79	77,278.38	74,083.56	81,327.69	79,222.93	81,839.64	78,957.72	79,762.60	80,022.03	81,266.89	84,707.15	94,669.13
De Bancos	(11,714.75)	(70.09%)	16,714.75	17,124.60	8,865.35	13,620.40	27,156.94	35,648.86	43,014.70	3,000.00	3,000.00	5,000.00	5,005.06	5,000.00	5,000.00
A la Vista	(11,714.75)	(100.00%)	11,714.75	12,124.60	3,865.35	8,865.40	22,601.94	32,648.86	40,014.70	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	5,000.00	5,000.00	5,000.00	4,755.00	4,555.00	3,000.00	3,000.00	3,000.00	3,000.00	5,000.00	5,005.06	5,000.00	5,000.00
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	933.80	12.88%	7,250.93	10,556.86	7,834.84	8,758.02	9,107.51	9,848.86	14,720.14	9,481.43	7,142.14	7,412.52	8,087.56	9,832.83	8,184.73
Locales	98.56	14.97%	658.52	669.96	695.32	688.93	699.14	718.66	750.88	780.84	769.90	770.32	811.19	806.96	757.07
Extranjero	835.24	12.67%	6,592.42	9,886.90	7,139.52	8,069.09	8,408.37	9,130.20	13,969.27	8,700.59	6,372.24	6,642.21	7,276.37	9,025.86	7,427.66
PATRIMONIO	(4,751.03)	(27.72%)	17,136.53	16,797.56	18,066.06	18,283.00	18,364.93	18,994.03	18,735.56	17,900.78	18,201.17	16,539.42	16,812.17	16,337.06	12,385.50
Capital	0.00	0.00%	30,556.93	30,556.93	30,556.93	30,556.93	30,556.93	30,556.93	30,556.93	30,556.93	30,556.93	30,556.93	30,556.93	30,556.93	30,556.93
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	128.14	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81.07	81.07	81.07	128.14
Provisiones Dinámicas	128.14	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81.07	81.07	81.07	128.14
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

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(4,958.36)	(19,203,545.93%)	0.03	(4,830.19)	(4,830.19)	(4,830.19)	(4,830.19)	(4,830.19)	(4,830.19)	(4,830.19)	(4,830.19)	(4,911.27)	(4,911.27)	(4,911.27)	(4,958.33)
Utilidad de Periodo	95.85	(1.98%)	(4,830.22)	(407.56)	(619.10)	(969.85)	(1,281.56)	(1,629.20)	(1,929.99)	(2,266.09)	(2,656.20)	(3,268.45)	(3,800.52)	(4,241.99)	(4,734.37)
Ganancia o Perdida en Valores Disponible para la Venta	(16.66)	0.19%	(8,590.21)	(8,521.62)	(7,041.58)	(6,473.90)	(6,080.26)	(5,103.52)	(5,061.19)	(5,559.86)	(4,869.37)	(5,918.87)	(5,114.05)	(5,147.68)	(8,606.87)
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
PASIVO Y PATRIMONIO	139,791.55	16.18%	863,962.64	871,363.03	885,967.50	909,950.33	941,098.55	938,502.97	956,484.46	981,538.78	958,166.19	994,897.83	991,657.31	997,592.03	1,003,754.19