Superintendencia de Bancos de Panamá

BANCO DE OCCIDENTE (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(8,702.82)	(2.23%)	390,094.04	383,317.02	383,744.31	409,893.63	412,989.78	389,229.26	354,327.35	360,460.16	346,374.51	334,055.52	337,403.23	345,371.11	381,391.22
Depositos Locales en Bancos	(17,628.31)	(96.94%)	18,185.25	17,972.27	18,126.65	19,919.66	19,764.35	19,952.92	7,686.87	6,792.08	6,565.15	6,586.94	4,484.28	691.87	556.94
A la Vista	(1,232.26)	(74.41%)	1,656.14	1,442.31	1,595.83	3,387.59	3,231.34	3,417.97	4,555.81	3,661.02	3,434.09	3,455.47	1,352.81	559.36	423.88
A Plazo	(16,396.05)	(99.19%)	16,529.11	16,529.96	16,530.82	16,532.07	16,533.02	16,534.95	3,131.06	3,131.06	3,131.06	3,131.46	3,131.46	132.51	133.06
Depositos Extranjeros en Bancos	8,946.75	2.41%	371,840.62	365,299.45	365,544.78	389,937.65	393,178.17	369,230.42	346,594.30	353,642.28	339,792.98	327,426.42	332,888.20	344,657.94	380,787.37
A la Vista	(18,618.81)	(68.54%)	27,163.26	8,698.65	17,628.78	21,519.82	16,294.78	11,700.06	12,712.39	5,610.30	2,689.88	8,598.35	8,345.41	4,567.52	8,544.45
A Plazo	27,565.56	8.00%	344,677.36	356,600.80	347,916.00	368,417.82	376,883.39	357,530.36	333,881.90	348,031.98	337,103.10	318,828.07	324,542.79	340,090.42	372,242.93
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	(21.27)	(31.20%)	68.17	45.29	72.87	36.33	47.26	45.92	46.18	25.80	16.38	42.16	30.76	21.30	46.90
CARTERA CREDITICIA	9,796.81	14.97%	65,449.76	65,556.28	67,609.21	67,628.84	66,087.56	67,451.60	72,623.54	73,094.34	72,251.01	72,407.62	71,516.79	70,989.02	75,246.57
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	9,809.01	14.98%	65,494.48	65,617.61	67,681.50	67,712.52	66,157.66	67,530.82	72,683.81	73,181.34	72,351.97	72,517.59	71,588.76	71,069.44	75,303.49
Menos Provisiones	12.20	27.27%	44.72	61.32	72.28	83.68	70.10	79.22	60.26	86.99	100.96	109.96	71.97	80.42	56.92
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	12.20	27.27%	44.72	61.32	72.28	83.68	70.10	79.22	60.26	86.99	100.96	109.96	71.97	80.42	56.92
INVERSIONES EN VALORES	(42,294.83)	(7.71%)	548,471.29	538,861.59	529,903.91	514,582.02	506,475.75	506,990.31	537,912.26	538,499.06	538,254.54	534,171.32	535,725.48	527,818.96	506,176.46
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	(42,294.83)	(7.71%)	548,471.29	538,861.59	529,903.91	514,582.02	506,475.75	506,990.31	537,912.26	538,499.06	538,254.54	534,171.32	535,725.48	527,818.96	506,176.46
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	(678.28)	(4.43%)	15,306.61	6,808.56	8,338.01	8,418.79	10,590.87	12,850.08	14,994.54	6,137.16	8,015.17	8,714.01	11,374.61	13,791.20	14,628.33
Locales	(315.81)	(17.98%)	1,756.91	1,827.75	1,787.32	1,919.09	1,868.14	1,810.20	1,741.55	1,642.94	1,572.54	1,520.12	1,571.72	1,524.88	1,441.10
Extranjero	(362.47)	(2.68%)	13,549.71	4,980.81	6,550.69	6,499.70	8,722.73	11,039.89	13,252.99	4,494.22	6,442.63	7,193.89	9,802.89	12,266.32	13,187.24
TOTAL DE ACTIVOS	(41,879.12)	(4.11%)	1,019,321.70	994,543.44	989,595.44	1,000,523.28	996,143.96	976,521.25	979,857.70	978,190.72	964,895.23	949,348.47	956,020.11	957,970.29	977,442.58
DEPOSITOS	(41,482.31)	(4.15%)	998,751.47	971,443.06	966,546.06	977,460.74	971,631.51	950,964.80	955,592.20	954,920.62	942,668.16	933,211.78	933,217.44	939,877.16	957,269.16
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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			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	(41,482.31)	(4.15%)	998,751.47	971,443.06	966,546.06	977,460.74	971,631.51	950,964.80	955,592.20	954,920.62	942,668.16	933,211.78	933,217.44	939,877.16	957,269.16
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	(38,337.31)	(3.86%)	993,751.47	966,443.06	961,546.06	972,460.74	966,631.51	946,909.80	951,537.20	950,865.62	938,613.16	931,156.78	931,362.44	938,022.16	955,414.16
A la Vista	(67,722.00)	(37.72%)	179,535.70	153,880.84	155,441.01	156,702.99	142,898.71	143,245.31	136,638.89	125,305.79	115,298.86	102,750.30	100,759.90	110,112.64	111,813.70
A Plazo	32,971.88	4.58%	719,423.28	722,181.10	722,602.23	725,653.11	720,098.40	711,843.35	729,280.14	740,171.78	740,013.87	742,205.50	742,426.63	739,182.73	752,395.16
De Ahorros	(3,587.18)	(3.78%)	94,792.49	90,381.13	83,502.81	90,104.64	103,634.39	91,821.14	85,618.17	85,388.04	83,300.43	86,200.98	88,175.91	88,726.79	91,205.31
De Bancos	(3,145.00)	(62.90%)	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	4,055.00	4,055.00	4,055.00	4,055.00	2,055.00	1,855.00	1,855.00	1,855.00
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	(3,145.00)	(62.90%)	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	4,055.00	4,055.00	4,055.00	4,055.00	2,055.00	1,855.00	1,855.00	1,855.00
OBLIGACIONES	5,000.00	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	5,000.00
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	5,000.00	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	5,000.00
OTROS PASIVOS	(490.62)	(5.99%)	8,184.73	9,044.78	8,766.47	8,788.46	9,317.98	10,745.79	11,089.58	9,864.34	11,277.58	7,461.26	10,782.59	7,716.06	7,694.11
Locales	26.28	3.47%	757.07	753.10	766.08	717.27	676.65	692.53	736.37	750.25	733.08	767.43	805.02	840.96	783.36
Extranjero	(516.91)	(6.96%)	7,427.66	8,291.68	8,000.39	8,071.20	8,641.32	10,053.27	10,353.21	9,114.09	10,544.50	6,693.84	9,977.56	6,875.11	6,910.75
PATRIMONIO	(4,906.19)	(39.61%)	12,385.50	14,055.60	14,282.92	14,274.08	15,194.48	14,810.66	13,175.92	13,405.76	10,949.49	8,675.43	12,020.09	10,377.06	7,479.31
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	0.00	0.00%	128.14	128.14	128.14	128.14	128.14	128.14	128.14	128.14	128.14	128.14	128.14	128.14	128.14
Provisiones Dinámicas	0.00	0.00%	128.14	128.14	128.14	128.14	128.14	128.14	128.14	128.14	128.14	128.14	128.14	128.14	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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Utilidad de Periodos Anteriores	(4,734.37)	95.48%	(4,958.33)	(9,692.70)	(9,692.70)	(9,692.70)	(9,692.70)	(9,692.70)	(9,692.70)	(9,692.70)	(9,692.70)	(9,692.70)	(9,692.70)	(9,692.70)	(9,692.70)
Utilidad de Periodo	1,356.79	(28.66%)	(4,734.37)	(463.14)	(766.11)	(1,186.27)	(1,783.15)	(2,236.31)	(2,583.27)	(2,884.58)	(3,031.45)	(3,157.01)	(3,312.50)	(3,505.61)	(3,377.58)
Ganancia o Perdida en Valores Disponible para la Venta	(1,528.61)	17.76%	(8,606.87)	(6,473.63)	(5,943.35)	(5,532.02)	(4,014.74)	(3,945.40)	(5,233.18)	(4,702.03)	(7,011.44)	(9,159.93)	(5,659.78)	(7,109.70)	(10,135.48)
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	(41,879.12)	(4.11%)	1,019,321.70	994,543.44	989,595.44	1,000,523.28	996,143.96	976,521.25	979,857.70	978,190.72	964,895.23	949,348.47	956,020.11	957,970.29	977,442.58