Superintendencia de Bancos de Panamá

BANCO DE OCCIDENTE (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(4,227.94)	(1.11%)	381,391.22	384,305.66	390,043.92	435,774.04	451,957.35	393,137.63	363,187.97	382,213.79	432,518.92	499,454.60	511,196.13	491,275.39	377,163.27
Depositos Locales en Bancos	7,540.59	1,353.93%	556.94	4,968.16	9,521.22	4,920.91	12,376.23	4,843.74	7,854.44	13,824.93	12,928.39	17,346.93	11,971.71	4,827.77	8,097.53
A la Vista	33.08	7.81%	423.88	335.09	388.16	287.43	242.76	209.22	215.91	175.85	289.86	207.99	332.77	187.77	456.96
A Plazo	7,507.51	5,642.09%	133.06	4,633.06	9,133.06	4,633.47	12,133.47	4,634.52	7,638.53	13,649.09	12,638.53	17,138.94	11,638.94	4,640.00	7,640.57
Depositos Extranjeros en Bancos	(11,755.36)	(3.09%)	380,787.37	379,290.20	380,496.36	430,807.32	439,522.29	388,256.93	355,294.35	368,344.42	419,555.76	482,064.19	499,193.71	486,392.11	369,032.02
A la Vista	11,528.55	134.92%	8,544.45	1,853.05	3,677.96	5,641.80	8,499.48	22,579.08	34,479.15	81,849.09	27,839.27	8,545.97	13,400.57	46,510.00	20,072.99
A Plazo	(23,283.90)	(6.26%)	372,242.93	377,437.15	376,818.40	425,165.52	431,022.81	365,677.84	320,815.20	286,495.33	391,716.49	473,518.22	485,793.15	439,882.11	348,959.03
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	(13.18)	(28.10%)	46.90	47.30	26.33	45.81	58.84	36.96	39.19	44.44	34.77	43.48	30.70	55.51	33.72
CARTERA CREDITICIA	(911.23)	(1.21%)	75,246.57	75,221.46	74,593.93	72,337.89	70,937.30	71,246.48	67,986.16	66,114.87	65,771.67	69,142.03	69,259.90	73,519.49	74,335.35
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	(873.96)	(1.16%)	75,303.49	75,274.25	74,726.69	72,474.69	71,051.64	71,369.31	68,107.87	66,216.20	65,893.84	69,208.31	69,348.16	73,661.02	74,429.52
Menos Provisiones	37.26	65.47%	56.92	52.80	132.75	136.80	114.35	122.83	121.70	101.33	122.17	66.28	88.26	141.53	94.18
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	37.26	65.47%	56.92	52.80	132.75	136.80	114.35	122.83	121.70	101.33	122.17	66.28	88.26	141.53	94.18
INVERSIONES EN VALORES	(104,723.78)	(20.69%)	506,176.46	510,162.23	515,932.62	490,790.75	480,615.46	497,508.15	509,611.65	506,732.65	457,189.81	402,830.45	418,197.29	399,891.28	401,452.68
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	(104,723.78)	(20.69%)	506,176.46	510,162.23	515,932.62	490,790.75	480,615.46	497,508.15	509,611.65	506,732.65	457,189.81	402,830.45	418,197.29	399,891.28	401,452.68
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	(2,914.65)	(19.92%)	14,628.33	6,969.19	8,525.23	8,314.72	10,605.88	13,483.33	15,690.20	7,971.81	10,698.62	7,364.61	9,514.90	11,260.90	11,713.69
Locales	(156.35)	(10.85%)	1,441.10	1,510.95	1,459.88	1,412.43	1,385.37	1,417.56	1,369.51	1,371.14	1,337.10	1,291.40	1,364.22	1,311.19	1,284.75
Extranjero	(2,758.30)	(20.92%)	13,187.24	5,458.24	7,065.35	6,902.29	9,220.51	12,065.78	14,320.69	6,600.67	9,361.52	6,073.21	8,150.68	9,949.71	10,428.94
TOTAL DE ACTIVOS	(112,777.60)	(11.54%)	977,442.58	976,658.53	989,095.71	1,007,217.40	1,014,115.98	975,375.59	956,475.98	963,033.13	966,179.02	978,791.68	1,008,168.22	975,947.06	864,664.99
DEPOSITOS	(124,779.06)	(13.03%)	957,269.16	952,745.33	966,637.10	979,669.53	985,067.90	926,456.26	923,984.50	929,141.94	932,346.26	944,294.03	973,944.35	944,857.25	832,490.11
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	(124,779.06)	(13.03%)	957,269.16	952,745.33	966,637.10	979,669.53	985,067.90	926,456.26	923,984.50	929,141.94	932,346.26	944,294.03	973,944.35	944,857.25	832,490.11
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	(122,924.06)	(12.87%)	955,414.16	950,890.33	964,782.10	977,814.53	983,212.90	924,601.26	922,129.50	927,286.94	932,346.26	944,294.03	973,944.35	944,857.25	832,490.11
A la Vista	(17,571.27)	(15.71%)	111,813.70	106,140.15	117,761.03	124,751.89	137,742.37	83,951.59	85,963.26	88,117.90	85,907.37	84,726.33	115,523.60	108,832.94	94,242.43
A Plazo	(105,644.23)	(14.04%)	752,395.16	753,086.67	756,346.81	758,190.63	751,286.17	747,697.08	745,971.02	750,594.01	757,641.92	776,277.63	776,127.42	751,385.61	646,750.93
De Ahorros	291.44	0.32%	91,205.31	91,663.50	90,674.26	94,872.01	94,184.37	92,952.59	90,195.22	88,575.03	88,796.98	83,290.08	82,293.33	84,638.70	91,496.74
De Bancos	(1,855.00)	(100.00%)	1,855.00	1,855.00	1,855.00	1,855.00	1,855.00	1,855.00	1,855.00	1,855.00	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	(1,855.00)	(100.00%)	1,855.00	1,855.00	1,855.00	1,855.00	1,855.00	1,855.00	1,855.00	1,855.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00%	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	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	0.00	0.00%	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
OTROS PASIVOS	(724.83)	(9.42%)	7,694.11	10,948.03	7,916.58	8,466.81	8,705.69	28,645.23	8,795.86	9,222.34	6,198.31	6,656.56	7,270.79	7,857.77	6,969.28
Locales	12.65	1.61%	783.36	793.41	799.60	787.19	790.22	798.54	809.06	847.10	839.24	871.66	886.67	854.62	796.00
Extranjero	(737.48)	(10.67%)	6,910.75	10,154.62	7,116.97	7,679.62	7,915.47	27,846.69	7,986.79	8,375.23	5,359.07	5,784.90	6,384.12	7,003.14	6,173.27
PATRIMONIO	12,726.29	170.15%	7,479.31	7,965.17	9,542.03	14,081.07	15,342.40	15,274.11	18,695.63	19,668.85	22,634.44	22,841.10	21,953.09	18,232.04	20,205.60
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	124.22	96.94%	128.14	128.14	128.14	212.68	212.68	212.68	212.68	212.68	212.68	212.68	212.68	212.68	252.35
Provisiones Dinámicas	124.22	96.94%	128.14	128.14	128.14	212.68	212.68	212.68	212.68	212.68	212.68	212.68	212.68	212.68	252.35
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	(3,501.80)	36.13%	(9,692.70)	(13,070.28)	(13,070.28)	(13,154.82)	(13,154.82)	(13,154.82)	(13,154.82)	(13,154.82)	(13,154.82)	(13,154.82)	(13,154.82)	(13,154.82)	(13,194.49)
Utilidad de Periodo	5,694.60	(168.60%)	(3,377.58)	(95.46)	(130.08)	(42.22)	411.93	415.06	508.14	703.98	1,627.96	1,796.72	1,850.48	2,065.66	2,317.01
Ganancia o Perdida en Valores Disponible para la Venta	10,409.27	(102.70%)	(10,135.48)	(9,554.16)	(7,942.68)	(3,491.51)	(2,684.32)	(2,755.74)	572.69	1,350.09	3,391.69	3,429.58	2,487.82	(1,448.41)	273.80
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	(112,777.60)	(11.54%)	977,442.58	976,658.53	989,095.71	1,007,217.40	1,014,115.98	975,375.59	956,475.98	963,033.13	966,179.02	978,791.68	1,008,168.22	975,947.06	864,664.99