



Banco de Occidente (Panamá), S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2002		2003				2004			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	217,728.82	235,090.05	268,177.99	289,624.62	310,411.66	316,004.54	295,462.54	300,578.48	301,064.92	
3 Activos Líquidos	127,518.74	129,212.14	161,157.30	136,846.93	158,334.09	167,447.54	128,284.79	158,238.35	112,188.29	
4 Total de Préstamos	9,229.44	9,088.03	8,987.92	8,247.48	11,406.13	9,616.58	7,154.39	6,794.14	6,846.99	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	9,229.44	9,088.03	8,987.92	8,247.48	11,406.13	9,616.58	7,154.39	6,794.14	6,846.99	
7 Total de Inversiones	78,648.79	93,833.52	95,271.46	140,971.22	137,012.84	136,071.55	156,265.62	132,429.21	177,808.93	
8 Total de Depósitos	198,974.08	215,572.09	243,137.34	265,562.80	286,257.43	292,824.64	275,695.63	278,934.96	279,203.13	
9 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	198,974.08	215,572.09	243,137.34	265,562.80	286,257.43	292,824.64	275,695.63	278,934.96	279,203.13	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	198,268.64	214,701.34	242,174.78	264,680.12	285,506.25	292,094.60	274,962.92	277,752.08	278,496.25	
16 Depósitos de Bancos	705.44	870.75	962.55	882.68	751.18	730.04	732.71	1,182.88	706.88	
17 Patrimonio Total	17,419.01	16,908.33	21,919.10	22,090.31	22,742.32	21,536.56	18,164.72	19,843.31	20,321.60	
18 PROMEDIO (12 MESES)										
19 Total de Activos	207,487.33	225,095.17	243,979.29	255,146.37	264,070.24	275,547.29	281,820.26	295,101.55	305,738.29	
20 Activos Generadores de Ingresos	106,599.55	125,328.38	123,635.25	135,227.63	118,148.60	124,304.84	133,839.70	144,221.03	166,537.44	
21 Total de Prestamos	17,995.98	12,706.27	16,568.07	14,874.15	10,317.78	9,352.30	8,071.16	7,520.81	9,126.56	
22 Total de Inversiones	88,603.57	112,622.10	107,067.18	120,353.48	107,830.81	114,952.54	125,768.54	136,700.21	157,410.88	
23 Patrimonio Total	14,313.16	12,577.47	15,680.71	16,571.11	20,080.66	19,222.44	20,041.91	20,966.81	21,531.96	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	13,931.16	2,860.89	5,488.61	8,380.05	11,872.97	2,309.25	4,541.25	6,676.29	9,083.38	
26 Egreso de Operaciones	7,997.37	1,689.04	3,606.20	5,804.54	8,457.00	1,785.32	3,515.97	5,267.52	7,112.15	



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27 Ingreso Neto de Intereses	5,933.79	1,171.85	1,882.41	2,575.52	3,415.97	523.93	1,025.28	1,408.76	1,971.23	
28 Otros Ingresos	985.43	1,005.07	3,666.85	4,737.68	5,743.24	1,448.10	2,050.35	2,640.74	3,221.81	
29 Ingreso de Operaciones	6,919.22	2,176.91	5,549.26	7,313.20	9,159.21	1,972.03	3,075.63	4,049.51	5,193.04	
30 Egresos Generales	1,777.32	429.87	883.92	1,322.67	1,791.69	441.87	904.67	1,397.37	1,894.86	
31 Utilidad Antes de Provisiones	5,141.89	1,747.04	4,665.34	5,990.53	7,367.52	1,530.15	2,170.96	2,652.14	3,298.19	
32 Utilidad del Periodo	5,141.89	1,747.04	4,665.34	5,990.53	7,367.52	1,530.15	2,170.96	2,652.14	3,298.19	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
35 Total Provisiones Para Préstamos	356.57	356.57	356.13	356.13	356.13	356.13	356.13	356.13	356.13	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	3.86	3.92	3.96	4.32	3.12	3.70	4.98	5.24	5.20	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	8.00	7.19	8.17	7.63	7.33	6.82	6.15	6.60	6.75	
41 Patrimonio / Activos Generadores de Ing. (%)	19.82	16.43	21.02	14.80	15.32	14.78	11.12	14.25	11.01	
42 Patrimonio / Préstamos Totales (%)	188.73	186.05	243.87	267.84	199.39	223.95	253.90	292.06	296.80	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	64.09	59.94	66.28	51.53	55.31	57.18	46.53	56.73	40.18	
45 Activos Líquidos / Activos Totales (%)	58.57	54.96	60.09	47.25	51.01	52.99	43.42	52.64	37.26	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	103.62	103.47	105.47	104.61	103.18	103.65	103.21	104.21	103.87	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	4.82	5.58	7.55	5.91	6.24	4.92	3.24	2.45	1.98	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.48	3.10	3.82	3.13	2.79	2.22	1.54	1.20	1.08	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	35.92	55.56	59.50	48.20	36.69	31.84	21.66	16.87	15.32	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	13.07	9.13	8.88	8.26	10.05	7.43	6.79	6.17	5.45	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.50	5.39	5.83	5.72	7.16	5.74	5.25	4.87	4.27	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.57	3.74	3.05	2.54	2.89	1.69	1.53	1.30	1.18	
54 Egresos Generales / Ingresos de Operaciones (%)	25.69	19.75	15.93	18.09	19.56	22.41	29.41	34.51	36.49	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.92	3.21	5.93	4.67	4.86	4.66	3.06	2.44	1.93	
56 PRODUCTIVIDAD										
57 Número de Empleados	24.00	24.00	25.00	25.00	24.00	24.00	24.00	24.00	24.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	384.56	378.67	359.52	329.90	475.26	400.69	298.10	283.09	285.29	
60 Depósitos Totales / Empleados	8,290.59	8,982.17	9,725.49	10,622.51	11,927.39	12,201.03	11,487.32	11,622.29	11,633.46	
61 Utilidad Neta / Empleados	214.25	72.79	186.61	239.62	306.98	63.76	90.46	110.51	137.42	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	10.38	9.29	22.02	31.25	42.57	34.42	10.17	3.78	-3.01	
64 Préstamos (%)	-65.51	-44.33	-62.78	-61.64	23.58	5.82	-20.40	-17.62	-39.97	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	-65.51	-44.33	-62.78	-61.64	23.58	5.82	-20.40	-17.62	-39.97	
67 Depósitos (%)	7.94	5.24	16.74	27.81	43.87	35.84	13.39	5.04	-2.46	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	7.94	5.24	16.74	27.81	43.87	35.84	13.39	5.04	-2.46	
70 Patrimonio (%)	55.43	105.03	132.14	99.88	30.56	27.37	-17.13	-10.17	-10.64	
71 Utilidad Neta (%)	0.00	128.13	149.05	73.19	43.28	-12.41	-53.47	-55.73	-55.23	