



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

(En Miles de Balboas)

Cuadro No. 19

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	293,515.32	291,669.21	290,571.53	342,870.47	370,102.60	324,187.27	318,419.72	319,719.89	323,910.20	
Activos Líquidos	139,904.45	87,246.04	102,068.00	129,702.27	121,827.57	105,409.69	99,140.17	106,309.99	105,530.30	
Total de Préstamos	10,270.10	10,577.41	9,819.34	11,011.30	9,368.80	8,936.89	7,508.55	8,267.82	11,755.55	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	10,270.10	10,577.41	9,819.34	11,011.30	9,368.80	8,936.89	7,508.55	8,267.82	11,755.55	
Total de Inversiones	139,042.38	187,406.52	173,168.15	195,389.41	230,966.74	204,044.23	204,861.38	199,847.18	199,570.84	
Total de Depósitos	271,524.52	271,046.00	269,671.56	320,666.59	345,796.96	297,551.23	293,769.29	298,019.83	300,296.34	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	271,524.52	271,046.00	269,671.56	320,666.59	345,796.96	297,551.23	293,769.29	298,019.83	300,296.34	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	267,231.52	267,168.49	265,166.12	318,376.44	344,693.27	296,873.60	292,021.68	297,271.28	298,898.98	
Depósitos de Bancos	4,293.00	3,877.51	4,505.45	2,290.15	1,103.69	677.63	1,747.60	748.56	1,397.37	
Patrimonio Total	19,140.61	17,429.16	17,715.03	18,922.05	20,373.14	23,431.67	21,436.83	18,486.06	20,948.68	
PROMEDIO (12 MESES)										
Total de Activos	281,822.39	277,152.39	281,945.74	316,871.59	331,808.96	307,928.24	304,495.62	331,295.18	347,006.40	
Activos Generadores de Ingresos	151,101.08	176,091.50	165,531.87	187,171.02	194,824.01	205,482.52	197,678.71	207,257.85	225,830.96	
Total de Prestamos	10,989.69	10,427.20	9,579.94	10,939.91	9,819.45	9,757.15	8,663.94	9,639.56	10,562.17	
Total de Inversiones	140,111.40	165,664.30	155,951.93	176,231.11	185,004.56	195,725.38	189,014.77	197,618.29	215,268.79	
Patrimonio Total	19,105.98	16,754.46	16,635.50	18,399.40	19,756.87	20,430.41	19,575.93	18,704.06	20,660.91	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	14,069.81	3,885.88	7,914.53	12,059.70	16,663.97	4,211.20	7,616.57	11,011.04	14,478.69	
Egreso de Operaciones	11,229.36	3,170.78	6,387.14	9,917.41	13,812.38	3,339.69	6,023.79	8,544.09	10,908.90	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	2,840.45	715.10	1,527.40	2,142.29	2,851.60	871.51	1,592.78	2,466.95	3,569.79
Otros Ingresos	1,027.13	237.09	589.07	843.35	1,460.29	1,178.86	2,442.32	2,646.13	2,917.04
Ingreso de Operaciones	3,867.58	952.19	2,116.46	2,985.65	4,311.89	2,050.37	4,035.10	5,113.09	6,486.83
Egresos Generales	1,913.52	477.16	1,189.79	1,682.57	2,181.65	510.98	1,030.46	1,594.10	2,225.53
Utilidad Antes de Provisiones	1,954.06	475.03	926.67	1,303.07	2,130.25	1,539.39	3,004.65	3,518.99	4,261.31
Utilidad del Periodo	1,954.06	475.03	926.67	1,303.07	2,130.25	1,539.39	3,004.65	3,518.99	4,261.31
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	300.00	288.72	287.67	287.67	287.67	287.67	287.67	287.67	287.67
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones para Préstamos / Préstamos Totales (%)	2.92	2.73	2.93	2.61	3.07	3.22	3.83	3.48	2.45
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	6.52	5.98	6.10	5.52	5.50	7.23	6.73	5.78	6.47
Patrimonio / Activos Generadores de Ing. (%)	12.82	8.80	9.68	9.17	8.48	11.00	10.09	8.88	9.91
Patrimonio / Préstamos Totales (%)	186.37	164.78	180.41	171.84	217.46	262.19	285.50	223.59	178.20
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	51.53	32.19	37.85	40.45	35.23	35.43	33.75	35.67	35.14
Activos Líquidos / Activos Totales (%)	47.67	29.91	35.13	37.83	32.92	32.52	31.14	33.25	32.58
Activos Líquidos + Inversiones / Depósitos Totales (%)	102.73	101.33	102.06	101.38	102.02	104.00	103.48	102.73	101.60
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.29	1.08	1.12	0.93	1.09	3.00	3.04	2.26	1.89
Utilidad Neta / Total de Activos (Promedio) (%)	0.69	0.69	0.66	0.55	0.64	2.00	1.97	1.42	1.23
Utilidad Neta / Patrimonio Total (Promedio) (%)	10.23	11.34	11.14	9.44	10.78	30.14	30.70	25.09	20.62
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.31	8.83	9.56	8.59	8.55	8.20	7.71	7.08	6.41
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.43	7.20	7.72	7.06	7.09	6.50	6.09	5.50	4.83
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.88	1.62	1.85	1.53	1.46	1.70	1.61	1.59	1.58
Egresos Generales / Ingresos de Operaciones (%)	49.48	50.11	56.22	56.36	50.60	24.92	25.54	31.18	34.31



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.68	0.54	0.71	0.60	0.75	2.29	2.47	1.70	1.29
PRODUCTIVIDAD									
Número de Empleados	25.00	26.00	26.00	26.00	26.00	28.00	29.00	30.00	27.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	410.80	406.82	377.67	423.51	360.34	319.17	258.92	275.59	435.39
Depósitos Totales / Empleados	10,860.98	10,424.85	10,371.98	12,333.33	13,299.88	10,626.83	10,129.98	9,933.99	11,122.09
Utilidad Neta / Empleados	78.16	18.27	35.64	50.12	81.93	54.98	103.61	117.30	157.83
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	8.66	11.05	6.31	17.88	26.09	11.15	9.58	-6.75	-12.48
Préstamos (%)	-12.29	2.92	5.13	1.31	-8.78	-15.51	-23.53	-24.92	25.48
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	-12.29	2.92	5.13	1.31	-8.78	-15.51	-23.53	-24.92	25.48
Depósitos (%)	9.05	10.92	5.64	18.74	27.35	9.78	8.94	-7.06	-13.16
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	9.05	10.92	5.64	18.74	27.35	9.78	8.94	-7.06	-13.16
Patrimonio (%)	0.36	8.39	13.88	5.85	6.44	34.44	21.01	-2.30	2.83
Utilidad Neta (%)	-29.97	11.72	24.55	1.11	9.02	224.06	224.24	170.05	100.04
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	10,570.10	10,866.13	10,107.01	11,298.96	9,656.47	9,224.55	7,796.20	8,555.48	12,043.21
Mencion Especial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00