



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

(En Miles de Balboas)

Cuadro No. 19

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	370,102.60	324,187.27	318,419.72	319,719.89	323,910.20	334,228.45	394,992.91	480,574.36	536,967.61	
Activos Líquidos	121,827.57	105,409.69	99,140.17	106,309.99	105,530.30	103,954.96	158,952.61	167,052.97	204,485.35	
Total de Préstamos	9,368.80	8,936.89	7,508.55	8,267.82	11,755.55	12,462.39	19,199.62	22,491.40	22,593.36	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	9,368.80	8,936.89	7,508.55	8,267.82	11,755.55	12,462.39	19,199.62	22,491.40	22,593.36	
Total de Inversiones	230,966.74	204,044.23	204,861.38	199,847.18	199,570.84	212,408.17	209,628.11	284,954.32	301,172.79	
Total de Depósitos	345,796.96	297,551.23	293,769.29	298,019.83	300,296.34	307,892.21	365,566.54	446,830.50	501,488.00	
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	345,796.96	297,551.23	293,769.29	298,019.83	300,296.34	307,892.21	365,566.54	446,830.50	501,488.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	344,693.27	296,873.60	292,021.68	297,271.28	298,898.98	303,323.52	362,930.65	445,190.16	497,577.29	
Depósitos de Bancos	1,103.69	677.63	1,747.60	748.56	1,397.37	4,568.69	2,635.89	1,640.34	3,910.71	
Patrimonio Total	20,373.14	23,431.67	21,436.83	18,486.06	20,948.68	23,660.08	26,605.53	29,506.21	30,404.49	
PROMEDIO (12 MESES)										
Total de Activos	331,808.96	307,928.24	304,495.62	331,295.18	347,006.40	329,207.86	356,706.32	400,147.13	430,438.91	
Activos Generadores de Ingresos	194,824.01	205,482.52	197,678.71	207,257.85	225,830.96	218,925.84	220,598.83	257,780.35	267,546.27	
Total de Prestamos	9,819.45	9,757.15	8,663.94	9,639.56	10,562.17	10,699.64	13,354.08	15,379.61	17,174.45	
Total de Inversiones	185,004.56	195,725.38	189,014.77	197,618.29	215,268.79	208,226.20	207,244.75	242,400.75	250,371.82	
Patrimonio Total	19,756.87	20,430.41	19,575.93	18,704.06	20,660.91	23,545.87	24,021.18	23,996.14	25,676.58	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	16,663.97	4,211.20	7,616.57	11,011.04	14,478.69	3,314.62	6,493.54	9,970.89	13,668.76	
Egreso de Operaciones	13,812.38	3,339.69	6,023.79	8,544.09	10,908.90	2,150.57	4,345.31	7,112.34	9,974.29	



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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	2,851.60	871.51	1,592.78	2,466.95	3,569.79	1,164.05	2,148.23	2,858.55	3,694.47
Otros Ingresos	1,460.29	1,178.86	2,442.32	2,646.13	2,917.04	544.90	1,409.84	2,958.38	4,466.13
Ingreso de Operaciones	4,311.89	2,050.37	4,035.10	5,113.09	6,486.83	1,708.95	3,558.06	5,816.92	8,160.60
Egresos Generales	2,181.65	510.98	1,030.46	1,594.10	2,225.53	544.55	1,258.80	1,881.35	2,573.77
Utilidad Antes de Provisiones	2,130.25	1,539.39	3,004.65	3,518.99	4,261.31	1,164.39	2,299.26	3,935.57	5,586.83
Utilidad del Periodo	2,130.25	1,539.39	3,004.65	3,518.99	4,261.31	1,164.39	2,299.26	3,935.57	5,586.83
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	287.67	287.67	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 (%)	3.07	3.22	3.83	3.48	2.45	2.31	1.50	1.28	1.27
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	5.50	7.23	6.73	5.78	6.47	7.08	6.74	6.14	5.66
Patrimonio / Activos Generadores de Ing. (%)	8.48	11.00	10.09	8.88	9.91	10.52	11.63	9.60	9.39
Patrimonio / Préstamos Totales (%)	217.46	262.19	285.50	223.59	178.20	189.85	138.57	131.19	134.57
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	35.23	35.43	33.75	35.67	35.14	33.76	43.48	37.39	40.78
Activos Líquidos / Activos Totales (%)	32.92	32.52	31.14	33.25	32.58	31.10	40.24	34.76	38.08
Activos Líquidos + Inversiones / Depósitos Totales (%)	102.02	104.00	103.48	102.73	101.60	102.75	100.82	101.16	100.83
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.09	3.00	3.04	2.26	1.89	2.13	2.08	2.04	2.09
Utilidad Neta / Total de Activos (Promedio) (%)	0.64	2.00	1.97	1.42	1.23	1.41	1.29	1.31	1.30
Utilidad Neta / Patrimonio Total (Promedio) (%)	10.78	30.14	30.70	25.09	20.62	19.78	19.14	21.87	21.76
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.55	8.20	7.71	7.08	6.41	6.06	5.89	5.16	5.11
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.09	6.50	6.09	5.50	4.83	3.93	3.94	3.68	3.73
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.46	1.70	1.61	1.59	1.58	2.13	1.95	1.48	1.38



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Egresos Generales / Ingresos de Operaciones (%)	50.60	24.92	25.54	31.18	34.31	31.86	35.38	32.34	31.54
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.75	2.29	2.47	1.70	1.29	1.00	1.28	1.53	1.67
PRODUCTIVIDAD									
Número de Empleados	26.00	28.00	29.00	30.00	27.00	27.00	27.00	27.00	27.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	360.34	319.17	258.92	275.59	435.39	461.57	711.10	833.01	836.79
Depósitos Totales / Empleados	13,299.88	10,626.83	10,129.98	9,933.99	11,122.09	11,403.42	13,539.50	16,549.28	18,573.63
Utilidad Neta / Empleados	81.93	54.98	103.61	117.30	157.83	43.13	85.16	145.76	206.92
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	26.09	11.15	9.58	-6.75	-12.48	3.10	24.05	50.31	65.78
Préstamos (%)	-8.78	-15.51	-23.53	-24.92	25.48	39.45	155.70	172.04	92.19
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	-8.78	-15.51	-23.53	-24.92	25.48	39.45	155.70	172.04	92.19
Depósitos (%)	27.35	9.78	8.94	-7.06	-13.16	3.48	24.44	49.93	67.00
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	27.35	9.78	8.94	-7.06	-13.16	3.48	24.44	49.93	67.00
Patrimonio (%)	6.44	34.44	21.01	-2.30	2.83	0.97	24.11	59.61	45.14
Utilidad Neta (%)	9.02	224.06	224.24	170.05	100.04	-24.36	-23.48	11.84	31.11
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	9,656.47	9,224.55	7,796.20	8,555.48	12,043.21	12,750.05	19,487.29	22,779.06	22,881.02
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