

BANCO DE OCCIDENTE (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

| | 2008 | 2009 | | | | 2010 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 323,910.20 | 334,228.45 | 394,992.91 | 480,574.36 | 536,967.61 | 528,961.34 | 568,200.66 | 586,398.70 | 0.00 |
| ACTIVOS LIQUIDOS | 105,530.30 | 103,954.96 | 158,952.61 | 167,052.97 | 204,485.35 | 208,164.60 | 236,907.25 | 217,099.98 | 0.00 |
| TOTAL DE PRESTAMOS | 11,755.55 | 12,462.39 | 19,199.62 | 22,491.40 | 22,593.36 | 25,709.17 | 30,875.61 | 31,288.94 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 11,755.55 | 12,462.39 | 19,199.62 | 22,491.40 | 22,593.36 | 25,709.17 | 30,875.61 | 31,288.94 | 0.00 |
| TOTAL DE INVERSIONES | 199,570.84 | 212,408.17 | 209,628.11 | 284,954.32 | 301,172.79 | 289,422.06 | 292,604.64 | 331,613.52 | 0.00 |
| TOTAL DE DEPOSITOS | 300,296.34 | 307,892.21 | 365,566.54 | 446,830.50 | 501,488.00 | 499,330.89 | 534,502.93 | 548,715.01 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 300,296.34 | 307,892.21 | 365,566.54 | 446,830.50 | 501,488.00 | 499,330.89 | 534,502.93 | 548,715.01 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 298,898.98 | 303,323.52 | 362,930.65 | 445,190.16 | 497,577.29 | 499,104.71 | 513,149.20 | 546,192.40 | 0.00 |
| DEPOSITOS DE BANCOS | 1,397.37 | 4,568.69 | 2,635.89 | 1,640.34 | 3,910.71 | 226.18 | 21,353.73 | 2,522.61 | 0.00 |
| PATRIMONIO TOTAL | 20,948.68 | 23,660.08 | 26,605.53 | 29,506.21 | 30,404.49 | 25,641.09 | 28,801.45 | 31,440.55 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 347,006.40 | 329,207.86 | 356,706.32 | 400,147.13 | 430,438.91 | 431,594.90 | 481,596.79 | 533,486.53 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 225,830.96 | 218,925.84 | 220,598.83 | 257,780.35 | 267,546.27 | 270,000.89 | 276,153.99 | 335,174.09 | 0.00 |
| TOTAL DE PRESTAMOS | 10,562.17 | 10,699.64 | 13,354.08 | 15,379.61 | 17,174.45 | 19,085.78 | 25,037.61 | 26,890.17 | 0.00 |
| TOTAL DE INVERSIONES | 215,268.79 | 208,226.20 | 207,244.75 | 242,400.75 | 250,371.82 | 250,915.11 | 251,116.37 | 308,283.92 | 0.00 |
| PATRIMONIO TOTAL | 20,660.91 | 23,545.87 | 24,021.18 | 23,996.14 | 25,676.58 | 24,650.59 | 27,703.49 | 30,473.38 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 14,478.69 | 3,314.62 | 6,493.54 | 9,970.89 | 13,668.76 | 3,566.06 | 7,070.79 | 10,569.73 | 0.00 |
| EGRESOS DE OPERACIONES | 10,908.90 | 2,150.57 | 4,345.31 | 7,112.34 | 9,974.29 | 2,767.44 | 5,767.41 | 8,989.54 | 0.00 |
| INGRESO NETO DE INTERESES | 3,569.79 | 1,164.05 | 2,148.23 | 2,858.55 | 3,694.47 | 798.62 | 1,303.38 | 1,580.18 | 0.00 |

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| OTROS INGRESOS | 2,917.04 | 544.90 | 1,409.84 | 2,958.38 | 4,466.13 | 1,548.95 | 3,656.68 | 5,744.68 | 0.00 |
| INGRESO DE OPERACIONES | 6,486.83 | 1,708.95 | 3,558.06 | 5,816.92 | 8,160.60 | 2,347.56 | 4,960.06 | 7,324.86 | 0.00 |
| EGRESOS GENERALES | 2,225.53 | 544.55 | 1,258.80 | 1,881.35 | 2,573.77 | 1,102.29 | 2,423.02 | 2,639.19 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 4,261.31 | 1,164.39 | 2,299.26 | 3,935.57 | 5,586.83 | 1,245.28 | 2,537.05 | 4,685.68 | 0.00 |
| UTILIDAD DEL PERIODO | 4,261.31 | 1,164.39 | 2,299.26 | 3,935.57 | 5,586.83 | 1,245.28 | 2,537.05 | 4,685.68 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 287.67 | 287.67 | 287.67 | 287.67 | 287.67 | 287.67 | 287.67 | 287.67 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 2.45 | 2.31 | 1.50 | 1.28 | 1.27 | 1.12 | 0.93 | 0.92 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 6.47 | 7.08 | 6.74 | 6.14 | 5.66 | 4.85 | 5.07 | 5.36 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 9.91 | 10.52 | 11.63 | 9.60 | 9.39 | 8.14 | 8.90 | 8.66 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 178.20 | 189.85 | 138.57 | 131.19 | 134.57 | 99.74 | 93.28 | 100.48 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 35.14 | 33.76 | 43.48 | 37.39 | 40.78 | 41.69 | 44.32 | 39.57 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 32.58 | 31.10 | 40.24 | 34.76 | 38.08 | 39.35 | 41.69 | 37.02 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 101.60 | 102.75 | 100.82 | 101.16 | 100.83 | 99.65 | 99.07 | 100.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.89 | 2.13 | 2.08 | 2.04 | 2.09 | 1.84 | 1.84 | 1.86 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.23 | 1.41 | 1.29 | 1.31 | 1.30 | 1.15 | 1.05 | 1.17 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 20.62 | 19.78 | 19.14 | 21.87 | 21.76 | 20.21 | 18.32 | 20.50 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.41 | 6.06 | 5.89 | 5.16 | 5.11 | 5.28 | 5.12 | 4.20 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.83 | 3.93 | 3.94 | 3.68 | 3.73 | 4.10 | 4.18 | 3.58 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 1.58 | 2.13 | 1.95 | 1.48 | 1.38 | 1.18 | 0.94 | 0.63 | 0.00 |

