

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	608,103.90
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	245,261.42
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	34,017.94
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	34,017.94
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	319,530.23
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	575,422.43
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	575,422.43
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	568,767.53
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	6,654.90
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	28,086.06
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	572,535.75
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	338,657.16
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	28,305.65
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	310,351.51
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	29,245.28
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	13,957.49
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	12,454.27
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	1,503.22

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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	7,738.13
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	9,241.36
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	3,610.66
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	5,630.70
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	5,630.70
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	287.67
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	0.85
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.47	7.08	6.74	6.14	5.66	4.85	5.07	5.36	4.62
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.91	10.52	11.63	9.60	9.39	8.14	8.90	8.66	7.94
PATRIMONIO / PRESTAMOS TOTALES (%)	178.20	189.85	138.57	131.19	134.57	99.74	93.28	100.48	82.56
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	42.62
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	32.58	31.10	40.24	34.76	38.08	39.35	41.69	37.02	40.33
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	101.60	102.75	100.82	101.16	100.83	99.65	99.07	100.00	98.15
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.89	2.13	2.08	2.04	2.09	1.84	1.84	1.86	1.66
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.23	1.41	1.29	1.31	1.30	1.15	1.05	1.17	0.98
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	20.62	19.78	19.14	21.87	21.76	20.21	18.32	20.50	19.25
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.41	6.06	5.89	5.16	5.11	5.28	5.12	4.20	4.12
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.83	3.93	3.94	3.68	3.73	4.10	4.18	3.58	3.68
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.58	2.13	1.95	1.48	1.38	1.18	0.94	0.63	0.44

