



Fecha: 14 de Marzo de 2005

BANCO DE OCCIDENTE (PANAMÁ), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	158,334,088.15	167,447,539.56	128,284,786.33	158,238,347.73	112,188,285.31
Depósitos Internos en Bancos	38,080,191.52	35,169,162.34	35,457,006.58	27,235,573.96	26,540,051.00
A la Vista	247,039.70	248,833.97	516,800.69	467,895.53	379,661.85
A Plazo	37,833,151.82	34,920,328.37	34,940,205.89	26,767,678.43	26,160,389.15
Depósitos Externos en Bancos	120,244,660.25	132,247,971.80	92,807,297.93	130,956,571.04	85,611,351.25
A la Vista	4,110,536.14	4,264,709.51	4,085,234.04	571,554.33	538,620.66
A Plazo	116,134,124.11	127,983,262.29	88,722,063.89	130,385,016.71	85,072,730.59
Otros	9,236.38	30,405.42	20,481.82	46,202.73	36,883.06
CARTERA CREDITICIA NETA	11,406,125.33	9,616,576.53	7,154,390.44	6,794,141.61	6,846,991.24
Interna	0.00	0.00	0.00	0.00	0.00
Externa	11,762,252.14	9,972,703.34	7,510,517.25	7,150,268.42	7,203,118.05
Menos Provisiones	356,126.81	356,126.81	356,126.81	356,126.81	356,126.81
Interna	0.00	0.00	0.00	0.00	0.00
Externa	356,126.81	356,126.81	356,126.81	356,126.81	356,126.81
INVERSIONES EN VALORES NETA	137,012,838.67	136,071,550.91	156,265,622.61	132,429,206.01	177,808,925.98
Internas	0.00	0.00	0.00	0.00	0.00
Externas	137,012,838.67	136,071,550.91	156,265,622.61	132,429,206.01	177,808,925.98
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	3,658,602.86	2,868,869.97	3,757,742.28	3,116,786.99	4,220,721.71
Internos	426,646.39	502,830.46	586,524.25	574,659.32	470,551.07



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Externos	3,231,956.47	2,366,039.51	3,171,218.03	2,542,127.67	3,750,170.64
ACTIVO TOTAL NETO	310,411,655.01	316,004,536.97	295,462,541.66	300,578,482.34	301,064,924.24
DEPOSITOS	286,257,431.29	292,824,640.80	275,695,626.70	278,934,963.26	279,203,129.14
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	286,257,431.29	292,824,640.80	275,695,626.70	278,934,963.26	279,203,129.14
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	285,506,247.29	292,094,602.58	274,962,918.71	277,752,080.66	278,496,252.78
A la Vista	34,448,379.91	37,744,384.00	18,762,899.67	19,385,440.39	19,206,961.29
A Plazo	249,905,582.42	252,841,517.82	253,990,879.92	255,464,900.78	254,464,931.97
De Ahorros	1,152,284.96	1,508,700.76	2,209,139.12	2,901,739.49	4,824,359.52
De Bancos	751,184.00	730,038.22	732,707.99	1,182,882.60	706,876.36
A la Vista	272,910.18	234,400.20	234,307.87	923,675.79	706,876.36
A Plazo	478,273.82	495,638.02	498,400.12	259,206.81	0.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	1,411,903.73	1,643,338.47	1,602,191.33	1,800,209.40	1,540,196.59
Internos	159,011.37	158,855.12	270,672.94	286,379.32	184,511.39
Externos	1,252,892.36	1,484,483.35	1,331,518.39	1,513,830.08	1,355,685.20
PATRIMONIO	22,742,319.99	21,536,557.70	18,164,723.63	19,843,309.68	20,321,598.51
Capital	10,770,624.89	12,770,596.49	12,770,596.49	12,770,596.49	12,770,596.49
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	2,620,173.58	2,884,284.99	-1,128,353.64	69,056.32	-98,704.55
Utilidad del periodo y de periodos anteriores	9,351,521.52	5,881,676.22	6,522,480.78	7,003,656.87	7,649,706.57
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	310,411,655.01	316,004,536.97	295,462,541.66	300,578,482.34	301,064,924.24