



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

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	121,827,569.85	105,409,692.21	99,140,169.65	106,309,987.99	105,530,301.10
Depósitos Internos en Bancos	40,003,863.95	38,995,646.00	35,492,556.92	28,444,784.16	24,276,564.13
A la Vista	282,400.45	267,451.20	346,389.93	237,503.42	407,079.81
A Plazo	39,721,463.50	38,728,194.80	35,146,166.99	28,207,280.74	23,869,484.32
Depósitos Externos en Bancos	81,789,626.75	66,364,288.24	63,630,213.09	77,823,203.22	81,217,190.27
A la Vista	7,558,874.24	10,923,700.22	10,068,299.45	4,730,101.48	4,539,817.22
A Plazo	74,230,752.51	55,440,588.02	53,561,913.64	73,093,101.74	76,677,373.05
Otros	34,079.15	49,757.97	17,399.64	42,000.61	36,546.70
CARTERA CREDITICIA NETA	9,368,803.03	8,936,885.85	7,508,546.16	8,267,817.52	11,755,545.30
Interna	0.00	0.00	0.00	0.00	0.00
Externa	9,656,468.05	9,224,550.87	7,796,211.18	8,555,482.54	12,043,210.32
Menos Provisiones	287,665.02	287,665.02	287,665.02	287,665.02	287,665.02
Interna	0.00	0.00	0.00	0.00	0.00
Externa	287,665.02	287,665.02	287,665.02	287,665.02	287,665.02
INVERSIONES EN VALORES NETA	230,966,737.52	204,044,233.44	204,861,382.08	199,847,175.68	199,570,838.64
Internas	0.00	0.00	0.00	0.00	0.00
Externas	230,966,737.52	204,044,233.44	204,861,382.08	199,847,175.68	199,570,838.64
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	7,939,491.90	5,796,454.94	6,909,624.32	5,294,907.96	7,053,517.55
Internos	515,255.80	600,820.57	574,097.29	543,630.94	505,805.13



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Externos	7,424,236.10	5,195,634.37	6,335,527.03	4,751,277.02	6,547,712.42
ACTIVO TOTAL NETO	370,102,602.30	324,187,266.44	318,419,722.21	319,719,889.15	323,910,202.59
DEPOSITOS	345,796,957.35	297,551,225.91	293,769,285.09	298,019,833.19	300,296,344.61
Internos	0.00	0.00	9,000,000.00	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	9,000,000.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	9,000,000.00	0.00	0.00
Externos	345,796,957.35	297,551,225.91	284,769,285.09	298,019,833.19	300,296,344.61
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	341,688,350.85	293,868,705.78	280,016,820.09	294,266,843.38	298,896,619.47
A la Vista	96,535,526.07	46,376,228.97	32,254,672.75	40,599,373.30	46,831,568.41
A Plazo	238,425,546.87	239,014,754.18	239,053,792.04	246,598,715.92	242,270,285.72
De Ahorros	6,727,277.91	8,477,722.63	8,708,355.30	7,068,754.16	9,794,765.34
De Bancos	4,108,606.50	3,682,520.13	4,752,465.00	3,752,989.81	1,399,725.14
A la Vista	1,108,606.50	682,520.13	1,752,465.00	752,989.81	1,399,725.14
A Plazo	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	0.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00



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OTROS PASIVOS	3,932,509.53	3,204,372.41	3,213,605.55	3,213,992.31	2,665,180.57
Internos	361,301.94	372,905.01	394,900.40	406,429.02	379,183.02
Externos	3,571,207.59	2,831,467.40	2,818,705.15	2,807,563.29	2,285,997.55
PATRIMONIO	20,373,135.42	23,431,668.12	21,436,831.57	18,486,063.65	20,948,677.41
Capital	12,770,596.49	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	1,120,770.49	4,139,911.22	679,816.80	0.00	0.00
Utilidad del periodo y de periodos anteriores	6,481,768.44	6,521,160.41	7,986,418.28	8,500,753.95	9,243,074.74
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	-2,785,286.79	-1,064,993.82
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	370,102,602.30	324,187,266.44	318,419,722.21	319,719,889.15	323,910,202.59