



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	105,530,301.10	103,954,960.33	158,952,611.84	167,052,970.63	204,485,349.80
Depósitos Internos en Bancos	24,276,564.13	28,029,043.71	30,097,197.87	30,985,279.31	11,190,550.78
A la Vista	407,079.81	368,499.54	331,535.89	404,157.85	1,577,160.97
A Plazo	23,869,484.32	27,660,544.17	29,765,661.98	30,581,121.46	9,613,389.81
Depósitos Externos en Bancos	81,217,190.27	75,900,231.16	128,812,576.02	136,033,261.91	193,245,473.38
A la Vista	4,539,817.22	12,429,876.82	13,361,679.75	14,460,314.76	13,242,603.92
A Plazo	76,677,373.05	63,470,354.34	115,450,896.27	121,572,947.15	180,002,869.46
Otros	36,546.70	25,685.46	42,837.95	34,429.41	49,325.64
CARTERA CREDITICIA NETA	11,755,545.30	12,462,388.68	19,199,620.00	22,491,395.91	22,593,357.73
Interna	0.00	0.00	0.00	0.00	0.00
Externa	12,043,210.32	12,750,053.70	19,487,285.02	22,779,060.93	22,881,022.75
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	199,570,838.64	212,408,165.78	209,628,109.46	284,954,320.43	301,172,792.48
Internas	0.00	0.00	0.00	0.00	0.00
Externas	199,570,838.64	212,408,165.78	209,628,109.46	284,954,320.43	301,172,792.48
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	7,053,517.55	5,402,938.02	7,212,571.97	6,075,676.11	8,716,109.07



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Internos	505,805.13	603,037.40	570,549.91	569,652.14	517,431.89
Externos	6,547,712.42	4,799,900.62	6,642,022.06	5,506,023.97	8,198,677.18
ACTIVO TOTAL NETO	323,910,202.59	334,228,452.81	394,992,913.27	480,574,363.08	536,967,609.08
DEPOSITOS	300,296,344.61	307,892,209.30	365,566,540.56	446,830,495.06	501,487,995.50
Internos	0.00	0.00	0.00	1,800,000.00	1,800,000.00
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	1,800,000.00	1,800,000.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	1,800,000.00	1,800,000.00
Externos	300,296,344.61	307,892,209.30	365,566,540.56	445,030,495.06	499,687,995.50
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	298,896,619.47	303,295,648.14	362,810,265.58	443,032,207.39	495,643,214.83
A la Vista	46,831,568.41	48,041,165.50	67,087,513.12	118,933,071.85	161,963,048.83
A Plazo	242,270,285.72	243,453,085.13	282,739,070.96	303,420,182.51	316,381,920.40
De Ahorros	9,794,765.34	11,801,397.51	12,983,681.50	20,678,953.03	17,298,245.60
De Bancos	1,399,725.14	4,596,561.16	2,756,274.98	1,998,287.67	4,044,780.67
A la Vista	1,399,725.14	4,596,561.16	2,756,274.98	1,998,287.67	4,044,780.67
A Plazo	0.00	0.00	0.00	0.00	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	2,665,180.57	2,676,161.79	2,820,847.12	4,237,656.35	5,075,121.95
Internos	379,183.02	394,841.56	387,854.60	416,334.01	393,878.34
Externos	2,285,997.55	2,281,320.23	2,432,992.52	3,821,322.34	4,681,243.61
PATRIMONIO	20,948,677.41	23,660,081.72	26,605,525.59	29,506,211.67	30,404,491.63
Capital	12,770,596.49	12,770,596.49	17,031,877.37	17,031,877.37	17,031,877.37
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	9,243,074.74	10,407,468.50	7,281,024.68	8,917,342.26	10,568,593.85
Gan/Perd en Inv. Dis. para la Venta	-1,064,993.82	482,016.73	2,292,623.54	3,556,992.04	2,804,020.41
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	323,910,202.59	334,228,452.81	394,992,913.27	480,574,363.08	536,967,609.08