

Banco de Occidente (Panamá), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012



	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	250,206,353.53	383,752,813.08	355,593,802.38	374,995,433.79	331,113,401.09
DEPÓSITOS INTERNOS EN BANCOS	27,143,519.68	27,355,387.10	23,447,334.50	23,453,243.82	23,372,799.62
A LA VISTA	2,843,524.31	2,947,276.33	2,828,657.34	3,025,435.10	2,935,579.23
A PLAZO	24,299,995.37	24,408,110.77	20,618,677.16	20,427,808.72	20,437,220.39
DEPÓSITOS EXTERNOS EN BANCOS	221,205,845.36	354,918,872.49	330,780,471.31	351,473,990.66	307,665,482.38
A LA VISTA	16,693,748.64	24,925,267.84	24,917,061.89	31,965,540.22	23,899,586.69
A PLAZO	204,512,096.72	329,993,604.65	305,863,409.42	319,508,450.44	283,765,895.69
OTROS	1,856,988.49	1,478,553.49	1,365,996.57	68,199.31	75,119.09
CARTERA CREDITICIA NETA	41,155,523.67	41,231,469.22	47,511,046.12	48,418,473.92	50,998,665.94
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	41,255,523.67	41,331,469.22	47,641,046.12	48,518,473.92	51,098,665.94
MENOS PROVISIONES	(100,000.00)	(100,000.00)	(130,000.00)	(100,000.00)	(100,000.00)
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	(100,000.00)	(100,000.00)	(130,000.00)	(100,000.00)	(100,000.00)
INVERSIONES EN VALORES NETA	356,119,856.06	286,112,491.57	317,216,821.96	326,579,432.80	395,730,647.84
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	356,119,856.06	286,112,491.57	317,216,821.96	326,579,432.80	395,730,647.84
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	8,222,356.53	5,445,285.97	8,332,195.11	6,011,535.78	11,751,684.33
INTERNOS	675,116.04	766,051.73	701,183.23	963,335.91	1,552,019.13
EXTERNOS	7,547,240.49	4,679,234.24	7,631,011.88	5,048,199.87	10,199,665.20
ACTIVO TOTAL NETO	655,704,089.79	716,542,059.84	728,653,865.57	756,004,876.29	789,594,399.20
DEPOSITOS	620,891,267.68	679,282,093.04	690,986,925.35	717,790,915.74	751,519,441.86
INTERNOS	2,200,000.00	2,500,000.00	2,500,000.00	2,554,900.00	2,554,900.00
OFICIALES	0.00	0.00	0.00	0.00	0.00

Banco de Occidente (Panamá), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012



	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
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	2,200,000.00	2,500,000.00	2,500,000.00	2,554,900.00	2,554,900.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	2,200,000.00	2,500,000.00	2,500,000.00	2,554,900.00	2,554,900.00
EXTERNOS	618,691,267.68	676,782,093.04	688,486,925.35	715,236,015.74	748,964,541.86
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	610,889,597.27	660,089,170.75	681,245,148.42	703,480,643.59	726,481,858.92
A LA VISTA	105,021,244.41	119,656,594.20	127,248,189.53	146,131,935.97	120,121,015.45
A PLAZO	465,276,061.23	485,889,311.74	505,397,025.94	502,434,485.31	535,829,109.08
DE AHORROS	40,592,291.63	54,543,264.81	48,599,932.95	54,914,222.31	70,531,734.39
DE BANCOS	7,801,670.41	16,692,922.29	7,241,776.93	11,755,372.15	22,482,682.94
A LA VISTA	7,801,670.41	16,692,922.29	7,241,776.93	11,755,372.15	22,482,682.94
A PLAZO	0.00	0.00	0.00	0.00	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
OTROS PASIVOS	6,706,122.00	7,930,039.25	7,196,512.07	5,778,044.08	6,788,436.68
INTERNOS	515,634.76	509,981.52	590,206.61	609,278.01	601,660.34
EXTERNOS	6,190,487.24	7,420,057.73	6,606,305.46	5,168,766.07	6,186,776.34
PATRIMONIO	28,106,700.11	29,329,927.55	30,470,428.15	32,435,916.47	31,286,520.66
CAPITAL	22,662,308.17	22,662,308.17	23,378,863.17	23,378,863.17	23,378,863.17
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	5,700,680.66	5,002,336.49	5,381,246.92	6,166,676.89	7,178,095.51

Banco de Occidente (Panamá), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(256,288.72)	1,665,282.89	1,710,318.06	2,890,376.41	729,561.98
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	655,704,089.79	716,542,059.84	728,653,865.57	756,004,876.29	789,594,399.20