

BANCO DE OCCIDENTE (PANAMÁ), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2025

	2024	2025			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
ACTIVOS LIQUIDOS NETO	173,437,161.38	262,649,753.51	266,940,849.15	258,734,223.13	335,390,425.10
DEPÓSITOS INTERNOS EN BANCOS	25,474,467.21	39,525,135.17	53,816,988.70	42,752,769.96	92,987,964.24
A LA VISTA	25,279,057.75	28,328,244.47	31,119,641.16	30,553,411.25	30,288,141.59
A PLAZO	195,409.46	11,196,890.70	22,697,347.54	12,199,358.71	62,699,822.65
DEPÓSITOS EXTERNOS EN BANCOS	147,877,848.94	223,000,738.92	212,936,016.67	215,859,321.23	242,307,126.86
A LA VISTA	105,877,848.94	142,500,738.92	118,436,016.67	89,859,321.23	118,307,126.86
A PLAZO	42,000,000.00	80,500,000.00	94,500,000.00	126,000,000.00	124,000,000.00
OTROS	84,845.23	123,879.42	187,843.78	122,131.94	95,334.00
CARTERA CREDITICIA NETA	540,501,020.02	506,008,936.29	478,542,793.48	487,128,089.46	517,822,423.11
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	545,728,524.15	510,847,305.61	482,957,762.05	492,466,060.42	523,318,550.09
MENOS PROVISIONES	(5,227,504.13)	(4,838,369.32)	(4,414,968.57)	(5,337,970.96)	(5,496,126.98)
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	(5,227,504.13)	(4,838,369.32)	(4,414,968.57)	(5,337,970.96)	(5,496,126.98)
INVERSIONES EN VALORES NETA	286,977,572.28	337,065,660.63	340,033,079.29	363,180,737.94	367,848,850.71
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	286,977,572.28	337,065,660.63	340,033,079.29	363,180,737.94	367,848,850.71
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	15,579,585.29	14,870,307.18	12,394,135.37	14,122,987.77	13,482,755.81
INTERNOS	1,550,092.27	1,779,965.35	1,655,382.61	1,603,247.66	1,324,834.69
EXTERNOS	14,029,493.02	13,090,341.83	10,738,752.76	12,519,740.11	12,157,921.12
ACTIVO TOTAL NETO	1,016,495,338.97	1,120,594,657.61	1,097,910,857.29	1,123,166,038.30	1,234,544,454.73
DEPOSITOS	931,500,089.99	1,026,034,338.34	994,876,198.79	1,001,014,354.94	1,125,920,741.54
INTERNOS	0.00	0.00	0.00	0.00	0.00
OFICIALES	0.00	0.00	0.00	0.00	0.00

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	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	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	931,500,089.99	1,026,034,338.34	994,876,198.79	1,001,014,354.94	1,125,920,741.54
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	931,500,089.99	1,026,034,338.34	994,876,198.79	1,001,014,354.94	1,125,920,741.54
A LA VISTA	71,423,705.50	162,013,389.78	106,702,740.58	98,774,436.86	95,680,396.70
A PLAZO	775,335,961.59	753,600,770.22	786,404,576.24	814,048,683.26	921,978,129.67
DE AHORROS	84,740,422.90	110,420,178.34	101,768,881.97	88,191,234.82	108,262,215.17
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
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	8,326,778.29	11,019,830.71	14,167,680.76	24,114,941.28	6,653,720.20
INTERNOS	821,579.11	610,292.36	728,647.16	808,576.00	594,015.08
EXTERNOS	7,505,199.18	10,409,538.35	13,439,033.60	23,306,365.28	6,059,705.12
PATRIMONIO	76,668,470.71	83,540,488.54	88,866,977.79	98,036,742.06	101,969,992.99
CAPITAL	30,556,932.86	30,556,932.86	30,556,932.86	30,556,932.86	30,556,932.86
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	12,080,978.27	12,080,978.27	12,080,978.27	12,080,978.27	12,080,978.27
UTILIDAD DEL PERIODO Y DE PERIODOS	50,260,834.70	54,063,390.74	58,300,024.66	61,661,427.79	66,713,124.84

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ANTERIORES					
AJUSTE DEL PATRIMONIO (OTROS RESULTADOS INTEGRALES)	(16,230,275.12)	(13,160,813.33)	(12,070,958.00)	(6,262,596.86)	(7,381,042.98)
IMPUESTO COMPLEMENTARIO E INTERES MINORITARIO	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	1,016,495,338.99	1,120,594,657.59	1,097,910,857.34	1,123,166,038.28	1,234,544,454.73