



Banco Occidente (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002				2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	30,815,350.67	24.17	127,518,737.48	108,220,075.02	118,334,891.67	129,212,141.02	143,485,040.97	171,402,383.67	161,157,295.38	156,284,947.39	163,588,546.13	136,846,931.11	139,748,592.43	147,369,813.12	158,334,088.15	
Depositos Locales en Bancos	-44,125,412.92	-53.68	82,205,604.44	31,148,383.61	29,234,693.42	29,288,577.51	29,244,753.07	34,793,922.59	34,328,874.28	34,254,583.93	38,297,981.44	38,065,814.63	38,179,917.29	38,311,640.47	38,080,191.52	
A la Vista	35,215.81	16.63	211,823.89	209,988.66	254,009.38	281,146.99	208,314.41	302,001.33	223,624.15	188,063.53	308,677.12	163,274.88	267,682.65	380,301.19	247,039.70	
A Plazo	-44,160,628.73	-53.86	81,993,780.55	30,938,394.95	28,980,684.04	29,007,430.52	29,036,438.66	34,491,921.26	34,105,250.13	34,066,520.40	37,989,304.32	37,902,539.75	37,912,234.64	37,931,339.28	37,833,151.82	
Depositos Extranjeros en Bancos	74,957,588.05	165.52	45,287,072.20	77,036,014.54	89,081,038.54	99,888,767.18	114,217,494.53	136,592,280.81	126,797,283.73	121,942,332.73	125,277,027.54	98,739,538.49	101,512,968.08	109,022,647.08	120,244,660.25	
A la Vista	3,548,268.02	631.06	562,268.12	3,259,100.75	691,611.64	755,885.60	1,061,413.61	709,367.47	827,548.62	710,702.56	739,673.39	4,119,839.35	4,119,108.66	4,194,493.09	4,110,536.14	
A Plazo	71,409,320.03	159.66	44,724,804.08	73,776,913.79	88,389,426.90	99,132,881.58	113,156,080.92	135,882,913.34	125,969,735.11	121,231,630.17	124,537,354.15	94,619,699.14	97,393,859.42	104,828,153.99	116,134,124.11	
Otros	-16,824.46	-64.56	26,060.84	35,676.87	19,159.71	34,796.33	22,793.37	16,180.27	31,137.37	88,030.73	13,537.15	41,577.99	55,707.06	35,525.57	9,236.38	
CARTERA CREDITICIA	2,176,682.88	23.58	9,229,442.45	9,224,651.78	9,192,480.34	9,088,032.19	8,482,939.70	8,438,225.27	8,987,920.91	8,887,127.08	8,104,767.83	8,247,482.61	7,741,425.13	8,014,289.21	11,406,125.33	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	2,176,682.88	23.58	9,229,442.45	9,224,651.78	9,192,480.34	9,088,032.19	8,482,939.70	8,438,225.27	8,987,920.91	8,887,127.08	8,104,767.83	8,247,482.61	7,741,425.13	8,014,289.21	11,406,125.33	
INVERSIONES EN VALORES	58,364,049.13	74.21	78,648,789.54	101,394,166.17	91,925,734.40	93,833,521.18	95,432,437.46	80,418,785.87	95,271,462.52	102,564,211.63	104,854,852.11	140,971,222.12	138,444,153.30	136,528,550.77	137,012,838.67	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	58,364,049.13	74.21	78,648,789.54	101,394,166.17	91,925,734.40	93,833,521.18	95,432,437.46	80,418,785.87	95,271,462.52	102,564,211.63	104,854,852.11	140,971,222.12	138,444,153.30	136,528,550.77	137,012,838.67	
OTROS ACTIVOS	1,326,752.43	56.90	2,331,850.43	2,670,292.86	2,774,610.12	2,956,356.26	1,975,668.64	2,472,074.69	2,761,309.51	3,100,477.76	2,657,781.47	3,558,986.20	3,975,691.74	4,814,940.43	3,658,602.86	
Locales	49,499.98	13.12	377,146.41	558,259.11	555,996.69	541,956.29	523,927.26	506,318.91	490,202.13	473,518.08	457,154.85	447,270.40	431,978.48	421,198.92	426,646.39	
Extranjero	1,277,252.45	65.34	1,954,704.02	2,112,033.75	2,218,613.43	2,414,399.97	1,451,741.38	1,965,755.78	2,271,107.38	2,626,959.68	2,200,626.62	3,111,715.80	3,543,713.26	4,393,741.51	3,231,956.47	
TOTAL DE ACTIVOS	92,682,835.11	42.57	217,728,819.90	221,509,185.83	222,227,716.53	235,090,050.65	249,376,086.77	262,731,469.50	268,177,988.32	270,836,763.86	279,205,947.54	289,624,622.04	289,909,862.60	296,727,593.53	310,411,655.01	
DEPOSITOS	87,265,352.91	43.86	198,974,078.38	199,850,889.03	202,734,282.31	215,572,087.36	226,303,532.29	237,385,097.83	243,137,339.12	244,991,884.12	254,809,527.71	265,562,804.73	264,679,455.50	270,960,113.27	286,239,431.29	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
De Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
De Ahorros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	87,265,352.91	43.86	198,974,078.38	199,850,889.03	202,734,282.31	215,572,087.36	226,303,532.29	237,385,097.83	243,137,339.12	244,991,884.12	254,809,527.71	265,562,804.73	264,679,455.50	270,960,113.27	286,239,431.29	
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
De Particulares	87,219,604.32	43.99	198,268,642.97	199,116,213.88	201,800,668.40	214,701,335.88	225,601,807.46	236,364,502.90	242,174,784.59	244,333,444.39	254,062,478.99	264,680,120.89	263,774,898.01	270,276,869.43	285,488,247.29	
A la Vista	16,746,142.47	94.60	17,702,237.44	18,296,456.49	16,186,446.28	23,945,421.89	29,893,084.74	29,639,162.88	31,594,360.67	35,607,941.33	41,140,762.65	43,571,490.68	44,035,976.55	39,011,039.84	34,448,379.91	
A Plazo	69,496,149.89	38.53	180,391,432.53	180,590,585.74	185,396,237.21	190,538,682.77	195,538,549.47	206,493,228.94	210,313,764.66	208,261,598.46	212,282,823.94	220,527,590.21	219,048,685.70	230,337,451.37	249,887,582.42	
De Ahorro	977,311.96	558.55	174,973.00	229,171.65	217,984.91	217,231.22	170,173.25	232,111.08	266,659.26	463,904.60	638,892.40	581,040.00	690,235.76	928,378.22	1,152,284.96	
De Bancos	45,748.59	6.49	705,435.41	734,675.15	933,613.91	870,751.48	701,724.83	1,020,594.93	962,554.53	658,439.73	747,048.72	882,683.84	904,557.49	683,243.84	751,184.00	
A la Vista	45,996.17	20.27	226,914.01	267,454.84	488,659.81	423,736.46	227,167.08	541,412.95	479,064.77	267,999.17	363,780.76	398,100.10	415,047.62	205,314.07	272,910.18	
A Plazo	-247.58	-0.05	478,521.40	467,220.31	444,954.10	447,015.02	474,557.75	479,181.98	483,489.76	390,440.56	383,267.96	484,583.74	489,509.87	477,929.77	478,273.82	
OBLIGACIONES	0.00	0.00	0.00	2,723,328.49	0.00	0.00	260.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	0.00	0.00	0.00	2,723,328.49	0.00	0.00	260.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	



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(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
OTROS PASIVOS	94,171.51	7.05	1,335,732.22	1,799,554.19	1,513,650.63	2,609,637.76	1,629,271.25	4,044,616.39	3,121,550.60	3,967,608.54	2,601,388.77	1,971,509.00	5,266,208.25	4,123,598.51	1,429,903.73
Locales	-13,366.34	-7.75	172,377.71	167,263.58	173,336.66	189,673.22	173,997.32	173,218.26	181,034.12	186,594.36	182,034.20	185,442.06	178,713.18	182,300.29	159,011.37
Extranjero	107,537.85	9.24	1,163,354.51	1,632,290.61	1,340,313.97	2,419,964.54	1,455,273.93	3,871,398.13	2,940,516.48	3,781,014.18	2,419,354.57	1,786,066.94	5,087,495.07	3,941,298.22	1,270,892.36
PATRIMONIO	5,323,310.69	30.56	17,419,009.30	17,135,414.12	17,979,783.59	16,908,325.53	21,443,022.40	21,301,755.28	21,919,098.60	21,877,271.20	21,795,031.06	22,090,308.31	19,964,198.85	21,643,881.75	22,742,319.99
Capital	2,999,970.04	38.61	7,770,654.85	7,770,654.85	7,770,654.85	7,770,654.85	10,620,634.71	10,770,624.89	10,770,624.89	10,770,624.89	10,770,624.89	10,770,624.89	10,770,624.89	10,770,624.89	10,770,624.89
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	-4,506,460.66	-100.00	4,506,460.66	3,984,548.98	3,551,632.66	5,406,631.47	6,522,058.47	3,975,457.28	4,499,130.66	4,370,385.22	3,511,828.54	3,345,158.07	0.00	0.00	0.00
Utilidad de Periodos Anteriores	1,983,999.05	0.00	0.00	5,141,893.79	5,141,893.79	1,983,999.05	1,983,999.05	1,983,999.05	1,983,999.05	1,983,999.05	1,983,999.05	1,983,999.05	1,983,999.05	1,983,999.05	1,983,999.05
Utilidad de Periodo	2,225,628.68	43.28	5,141,893.79	238,316.50	1,515,602.29	1,747,040.16	2,316,330.17	4,571,674.06	4,665,344.00	4,752,262.04	5,528,578.58	5,990,526.30	6,167,309.46	6,850,240.85	7,367,522.47
Ganancia o Perdida en Valores Disponible para la Venta	2,620,173.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,042,265.45	2,039,016.96	2,620,173.58
PASIVO Y PATRIMONIO	92,682,835.11	42.57	217,728,819.90	221,509,185.83	222,227,716.53	235,090,050.65	249,376,086.77	262,731,469.50	268,177,988.32	270,836,763.86	279,205,947.54	289,624,622.04	289,909,862.60	296,727,593.53	310,411,655.01