

**BANCO DE OCCIDENTE (PANAMÁ), S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**A DICIEMBRE 2018**

|                              | 2017           | 2018           |                |                |                |
|------------------------------|----------------|----------------|----------------|----------------|----------------|
|                              | TRIMESTRE IV   | TRIMESTRE I    | TRIMESTRE II   | TRIMESTRE III  | TRIMESTRE IV   |
| ACTIVOS LIQUIDOS NETO        | 358,581,852.53 | 377,916,600.12 | 390,882,122.99 | 282,954,136.84 | 306,863,887.93 |
| DEPÓSITOS INTERNOS EN BANCOS | 9,357,670.14   | 465,452.00     | 8,434,618.55   | 10,887,911.97  | 10,854,816.74  |
| A LA VISTA                   | 216,343.09     | 323,693.13     | 292,262.01     | 244,512.98     | 209,161.49     |
| A PLAZO                      | 9,141,327.05   | 141,758.87     | 8,142,356.54   | 10,643,398.99  | 10,645,655.25  |
| DEPÓSITOS EXTERNOS EN BANCOS | 349,172,272.79 | 377,425,591.95 | 382,416,553.64 | 272,011,973.85 | 295,945,384.44 |
| A LA VISTA                   | 51,141,575.56  | 18,078,079.42  | 23,227,122.46  | 24,904,962.06  | 4,473,507.00   |
| A PLAZO                      | 298,030,697.23 | 359,347,512.53 | 359,189,431.18 | 247,107,011.79 | 291,471,877.44 |
| OTROS                        | 51,909.60      | 25,556.17      | 30,950.80      | 54,251.02      | 63,686.75      |
| CARTERA CREDITICIA NETA      | 68,707,335.53  | 74,884,041.59  | 75,393,233.07  | 96,240,878.36  | 126,834,550.49 |
| INTERNA                      | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           |
| EXTERNA                      | 68,935,079.56  | 75,172,532.93  | 75,747,245.17  | 96,931,334.35  | 127,641,659.18 |
| MENOS PROVISIONES            | (227,744.03)   | (288,491.34)   | (354,012.10)   | (690,455.99)   | (807,108.69)   |
| INTERNA                      | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           |
| EXTERNA                      | (227,744.03)   | (288,491.34)   | (354,012.10)   | (690,455.99)   | (807,108.69)   |
| INVERSIONES EN VALORES NETA  | 396,874,888.06 | 402,323,197.00 | 430,916,105.00 | 442,528,757.46 | 401,058,646.32 |
| INTERNAS                     | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           |
| EXTERNAS                     | 396,874,888.06 | 402,323,197.00 | 430,916,105.00 | 442,528,757.46 | 401,058,646.32 |
| 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                | 10,896,849.64  | 8,982,956.00   | 11,178,828.33  | 8,390,774.62   | 9,865,910.54   |
| INTERNOS                     | 2,307,253.24   | 1,164,109.34   | 955,508.63     | 880,487.16     | 812,354.15     |
| EXTERNOS                     | 8,589,596.40   | 7,818,846.66   | 10,223,319.70  | 7,510,287.46   | 9,053,556.39   |
| ACTIVO TOTAL NETO            | 835,060,925.76 | 864,106,794.71 | 908,370,289.39 | 830,114,547.28 | 844,622,995.28 |
| DEPOSITOS                    | 798,735,135.36 | 829,952,026.26 | 874,788,714.21 | 792,390,545.50 | 809,442,178.91 |
| 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                           | 798,735,135.36 | 829,952,026.26 | 874,788,714.21 | 792,390,545.50 | 809,442,178.91 |
| OFICIALES                          | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           |
| DE PARTICULARES                    | 795,837,762.65 | 807,401,461.10 | 826,496,757.84 | 767,081,786.88 | 782,606,569.22 |
| A LA VISTA                         | 89,250,745.83  | 66,117,256.52  | 86,602,563.68  | 82,191,791.72  | 75,641,672.22  |
| A PLAZO                            | 628,851,239.68 | 656,086,909.15 | 657,211,417.88 | 606,191,021.63 | 633,166,296.56 |
| DE AHORROS                         | 77,735,777.14  | 85,197,295.43  | 82,682,776.28  | 78,698,973.53  | 73,798,600.44  |
| DE BANCOS                          | 2,897,372.71   | 22,550,565.16  | 48,291,956.37  | 25,308,758.62  | 26,835,609.69  |
| A LA VISTA                         | 2,897,372.71   | 1,220,362.60   | 5,807,965.37   | 310,878.62     | 1,765,699.69   |
| A PLAZO                            | 0.00           | 21,330,202.56  | 42,483,991.00  | 24,997,880.00  | 25,069,910.00  |
| OBLIGACIONES                       | 5,000,000.00   | 5,000,000.00   | 5,000,000.00   | 5,000,000.00   | 5,000,000.00   |
| INTERNAS                           | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           |
| EXTERNAS                           | 5,000,000.00   | 5,000,000.00   | 5,000,000.00   | 5,000,000.00   | 5,000,000.00   |
| OTROS PASIVOS                      | 4,964,071.78   | 6,179,166.02   | 6,804,335.57   | 8,715,587.57   | 5,508,073.02   |
| INTERNOS                           | 878,603.65     | 913,543.58     | 899,354.75     | 893,880.40     | 570,468.03     |
| EXTERNOS                           | 4,085,468.13   | 5,265,622.44   | 5,904,980.82   | 7,821,707.17   | 4,937,604.99   |
| PATRIMONIO                         | 26,361,718.62  | 22,975,602.42  | 21,777,239.62  | 24,008,414.21  | 24,672,743.34  |
| 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                     | 382,811.88     | 382,064.57     | 382,064.57     | 706,296.96     | 1,390,625.44   |
| UTILIDAD DEL PERIODO Y DE PERIODOS | (6,564,114.57) | (5,979,823.07) | (4,487,836.96) | (3,502,572.07) | (2,707,777.93) |

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|                                     | TRIMESTRE IV   | TRIMESTRE I    | TRIMESTRE II   | TRIMESTRE III  | TRIMESTRE IV   |
| ANTERIORES                          |                |                |                |                |                |
| GAN/PERD EN INV. DIS. PARA LA VENTA | 1,986,088.45   | (1,983,571.94) | (4,673,920.85) | (3,752,243.54) | (4,567,037.03) |
| DEUDA SUBORDINADA                   | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           |
| PASIVO Y PATRIMONIO TOTAL           | 835,060,925.76 | 864,106,794.70 | 908,370,289.40 | 830,114,547.28 | 844,622,995.27 |