



ESTADO DE RESULTADO
Banco de Occidente (Panamá), S.A.
ENERO - DICIEMBRE 2004
(En Balboas)

Descripción	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	805,454.46	791,217.19	712,576.78	2,309,248.43	716,801.50	740,200.29	774,999.93	2,232,001.72	704,583.81	692,260.69	738,193.19	2,135,037.69	748,047.94	822,969.18	836,074.63	2,407,091.75	9,083,379.59
Préstamos	42,339.92	35,600.57	36,635.90	114,576.39	33,732.52	33,813.17	50,631.29	118,176.98	29,606.01	29,623.85	28,897.64	88,127.50	29,521.80	28,557.13	29,829.02	87,907.95	408,788.82
Depósitos	140,630.86	131,781.67	146,135.06	418,547.59	141,489.57	112,232.18	109,514.74	363,236.49	158,590.44	186,082.52	207,628.59	552,301.55	237,464.87	213,805.42	220,368.14	671,638.43	2,005,724.06
Inversiones	622,483.68	623,834.95	529,805.82	1,776,124.45	541,579.41	594,154.94	589,199.88	1,724,934.23	516,046.86	476,212.84	501,666.96	1,493,926.66	480,333.17	580,264.46	585,875.37	1,646,473.00	6,641,458.34
Arrendamiento Financiero	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	0.00	0.00
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	25,654.02	25,654.02	340.50	341.48	0.00	681.98	728.10	342.17	2.10	1,072.37	27,408.37
Egresos de Operaciones	610,933.41	566,660.89	607,724.52	1,785,318.82	585,770.11	578,555.39	566,325.11	1,730,650.61	577,522.40	577,881.49	596,150.79	1,751,554.68	623,605.66	603,880.76	617,137.11	1,844,623.53	7,112,147.64
Intereses Pagados	610,219.25	566,632.89	607,720.52	1,784,572.66	585,050.88	578,507.80	566,321.11	1,729,879.79	576,762.49	577,877.39	596,146.79	1,750,786.67	622,833.82	603,879.76	617,126.11	1,843,839.69	7,109,078.81
Comisiones	714.16	28.00	4.00	746.16	719.23	47.59	4.00	770.82	759.91	4.10	4.00	768.01	771.84	1.00	11.00	783.84	3,068.83
Ingreso Neto de Intereses	194,521.05	224,556.30	104,852.26	523,929.61	131,031.39	161,644.90	208,674.82	501,351.11	127,061.41	114,379.20	142,042.40	383,483.01	124,442.28	219,088.42	218,937.52	562,468.22	1,971,231.95
Otros Ingresos	410,060.66	523,863.27	514,174.77	1,448,098.70	321,887.22	36,293.30	244,068.34	602,248.86	192,533.77	120,405.53	277,454.52	590,393.82	133,904.75	314,963.83	132,199.71	581,068.29	3,221,809.67
Comisiones	35,060.66	41,326.41	67,663.37	144,050.44	42,156.39	36,293.30	68,202.98	146,652.67	45,470.28	61,913.49	54,134.84	161,518.61	46,496.87	44,393.74	56,180.01	147,070.62	599,292.34
Operaciones con Divisas	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	0.00	0.00
Dividendos	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	0.00	0.00
Otros Ingresos	375,000.00	482,536.86	446,511.40	1,304,048.26	279,730.83	0.00	175,865.36	455,596.19	147,063.49	58,492.04	223,319.68	428,875.21	87,407.88	270,570.09	76,019.70	433,997.67	2,622,517.33
Ingresos de Operaciones	604,581.71	748,419.57	619,027.03	1,972,028.31	452,918.61	197,938.20	452,743.16	1,103,599.97	319,595.18	234,784.73	419,496.92	973,876.83	258,347.03	534,052.25	351,137.23	1,143,536.51	5,193,041.62
Egresos Generales	134,832.51	156,087.83	150,953.27	441,873.61	157,239.42	143,525.05	162,030.94	462,795.41	169,786.25	156,004.45	166,910.04	492,700.74	155,947.57	171,066.85	170,472.39	497,486.81	1,894,856.57
Gastos Administrativos	84,429.75	87,536.03	82,905.68	254,871.46	98,602.14	74,868.04	96,160.36	269,630.54	105,589.89	96,945.82	103,098.61	305,634.32	97,564.46	110,871.25	105,206.39	313,642.10	1,143,778.42
Gastos Generales	20,510.18	35,277.42	36,788.39	92,575.99	25,627.89	35,587.98	31,614.56	92,830.43	30,741.81	25,250.02	32,274.57	88,266.40	29,464.43	28,398.21	33,009.24	90,871.88	364,544.70
Gastos de Depreciación	11,626.91	14,432.88	12,303.46	38,363.25	13,298.91	13,199.47	13,162.22	39,660.60	13,086.62	13,086.38	11,218.26	37,391.26	8,914.44	12,458.29	12,337.46	33,710.19	149,125.30
Otros Gastos	18,265.67	18,841.50	18,955.74	56,062.91	19,710.48	19,869.56	21,093.80	60,673.84	20,367.93	20,722.23	20,318.60	61,408.76	20,004.24	19,339.10	19,919.30	59,262.64	237,408.15
Utilidad antes de Provisiones	469,749.20	592,331.74	468,073.76	1,530,154.70	295,679.19	54,413.15	290,712.22	640,804.56	149,808.93	78,780.28	252,586.88	481,176.09	102,399.46	362,985.40	180,664.84	646,049.70	3,298,185.05
Provisiones por Cuentas Malas	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	0.00	0.00
Utilidad del Periodo	469,749.20	592,331.74	468,073.76	1,530,154.70	295,679.19	54,413.15	290,712.22	640,804.56	149,808.93	78,780.28	252,586.88	481,176.09	102,399.46	362,985.40	180,664.84	646,049.70	3,298,185.05