



ESTADO DE RESULTADO
Banco de Occidente (Panamá), S.A.
ENERO - DICIEMBRE 2005
(En Balboas)

Descripcion	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	830,021.39	855,986.05	880,458.88	2,566,466.32	933,350.31	961,723.27	917,159.40	2,812,232.98	990,781.09	1,015,690.93	1,020,595.56	3,027,067.58	1,029,438.92	1,068,111.93	1,037,450.67	3,135,001.52	11,540,768.40
Préstamos	32,054.06	29,714.75	33,559.90	95,328.71	32,439.47	33,777.29	35,201.59	101,418.35	47,187.96	52,407.24	51,719.50	151,314.70	55,315.97	59,173.42	63,010.23	177,499.62	525,561.38
Depósitos	225,684.64	212,320.63	235,422.70	673,427.97	253,175.03	296,968.09	326,254.47	876,397.59	300,366.03	298,461.01	296,691.98	895,519.02	308,467.94	313,216.86	404,209.87	1,025,894.67	3,471,239.25
Inversiones	571,517.63	613,572.07	611,129.64	1,796,219.34	647,317.74	630,578.34	555,246.74	1,833,142.82	642,780.61	664,801.61	670,999.94	1,978,582.16	665,097.70	695,118.51	569,632.27	1,929,848.48	7,537,792.80
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	765.06	378.60	346.64	1,490.30	418.07	399.55	456.60	1,274.22	446.49	21.07	1,184.14	1,651.70	557.31	603.14	598.30	1,758.75	6,174.97
Egresos de Operaciones	613,595.30	597,140.71	650,761.18	1,861,497.19	659,168.56	701,437.14	746,054.97	2,106,660.67	726,908.13	739,385.20	733,009.85	2,199,303.18	762,782.20	748,011.91	793,028.51	2,303,822.62	8,471,283.66
Intereses Pagados	613,577.30	596,250.49	650,753.08	1,860,580.87	659,105.88	700,652.20	746,047.97	2,105,806.05	726,027.98	739,381.20	732,995.85	2,198,405.03	761,890.87	747,422.09	792,947.76	2,302,260.72	8,467,052.67
Comisiones	18.00	890.22	8.10	916.32	62.68	784.94	7.00	854.62	880.15	4.00	14.00	898.15	891.33	589.82	80.75	1,561.90	4,230.99
Ingreso Neto de Intereses	216,426.09	258,845.34	229,697.70	704,969.13	274,181.75	260,286.13	171,104.43	705,572.31	263,872.96	276,305.73	287,585.71	827,764.40	266,656.72	320,100.02	244,422.16	831,178.90	3,069,484.74
Otros Ingresos	43,556.32	56,804.74	59,435.01	159,796.07	46,581.25	61,019.44	572,136.32	679,737.01	97,044.83	67,322.05	299,638.20	464,005.08	43,733.68	55,325.93	128,616.89	227,676.50	1,531,214.66
Comisiones	43,556.32	56,804.74	59,435.01	159,796.07	46,581.25	61,019.44	66,088.10	173,688.79	39,993.08	67,322.05	68,961.31	176,276.44	43,533.68	55,325.93	55,589.59	154,449.20	664,210.50
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	0.00	0.00	0.00	0.00	0.00	0.00	506,048.22	506,048.22	57,051.75	0.00	230,676.89	287,728.64	200.00	0.00	73,027.30	73,227.30	867,004.16
Ingresos de Operaciones	259,982.41	315,650.08	289,132.71	864,765.20	320,763.00	321,305.57	743,240.75	1,385,309.32	360,917.79	343,627.78	587,223.91	1,291,769.48	310,390.40	375,425.95	373,039.05	1,058,855.40	4,600,699.40
Egresos Generales	156,565.96	155,122.77	160,529.32	472,218.05	161,782.94	143,904.89	137,703.39	443,391.22	147,680.60	144,055.91	146,695.10	438,431.61	143,017.18	150,765.51	162,735.75	456,518.44	1,810,559.32
Gastos Administrativos	90,936.15	97,848.30	105,568.19	294,352.64	95,081.63	87,888.99	86,021.63	268,992.25	90,055.71	85,195.08	92,648.02	267,898.81	88,203.21	91,948.92	160,970.27	341,122.40	1,172,366.10
Gastos Generales	31,846.01	26,150.96	26,136.76	84,133.73	39,298.63	26,830.53	23,994.42	90,123.58	30,468.67	28,159.21	26,743.14	85,371.02	26,826.59	30,288.11	29,628.87	86,743.57	346,371.90
Gastos de Depreciación	8,643.99	8,384.78	7,960.19	24,988.96	7,746.87	9,060.63	7,566.39	24,373.89	7,087.99	7,354.83	7,216.25	21,659.07	7,136.98	7,367.28	7,138.27	21,642.53	92,664.45
Otros Gastos	25,139.81	22,738.73	20,864.18	68,742.72	19,655.81	20,124.74	20,120.95	59,901.50	20,068.23	23,346.79	20,087.69	63,502.71	20,850.40	21,161.20	-35,001.66	7,009.94	199,156.87
Utilidad antes de Provisiones	103,416.45	160,527.31	128,603.39	392,547.15	158,980.06	177,400.68	605,537.36	941,918.10	213,237.19	199,571.87	440,528.81	853,337.87	167,373.22	224,660.44	210,303.30	602,336.96	2,790,140.08
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	103,416.45	160,527.31	128,603.39	392,547.15	158,980.06	177,400.68	605,537.36	941,918.10	213,237.19	199,571.87	440,528.81	853,337.87	167,373.22	224,660.44	210,303.30	602,336.96	2,790,140.08