



Fecha: 14 de Marzo de 2005

**BANCO DE OCCIDENTE (PANAMÁ), S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>INGRESO POR INTERESES</b>	10,217,527.66	2,309,250.53	4,515,598.23	6,649,953.94	9,055,971.22
Préstamos	440,331.47	114,576.39	232,753.37	320,880.87	408,788.82
Depósitos	1,709,467.99	418,547.59	781,784.08	1,334,085.63	2,005,724.06
Inversiones	8,067,728.20	1,776,126.55	3,501,060.78	4,994,987.44	6,641,458.34
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
<b>EGRESOS DE OPERACIONES</b>	6,851,037.40	1,785,318.82	3,515,969.43	5,267,524.11	7,112,147.64
Intereses Pagados	6,848,054.11	1,782,997.66	3,512,702.45	5,263,308.12	7,107,143.81
Comisiones	2,983.29	2,321.16	3,266.98	4,215.99	5,003.83
<b>INGRESO NETO DE INTERESES</b>	3,366,490.26	523,931.71	999,628.80	1,382,429.83	1,943,823.58
<b>OTROS INGRESOS</b>	5,792,717.67	1,448,096.60	2,075,999.48	2,667,075.28	3,249,218.04
Comisiones	493,146.03	144,048.34	316,355.03	478,755.62	627,500.71
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	5,299,571.64	1,304,048.26	1,759,644.45	2,188,319.66	2,621,717.33
<b>INGRESOS DE OPERACIONES</b>	9,159,207.93	1,972,028.31	3,075,628.28	4,049,505.11	5,193,041.62
<b>EGRESOS GENERALES</b>	1,791,685.46	441,873.61	904,669.02	1,397,369.76	1,894,856.57
Gastos Administrativos	1,140,616.35	284,328.70	581,065.29	909,442.59	1,249,437.18
Gastos Generales	272,344.04	60,862.51	124,365.98	187,133.87	248,003.50
G. de Depreciación	139,122.70	38,363.25	78,023.85	115,415.11	149,125.30
Otros Gastos	239,602.37	58,319.15	121,213.90	185,378.19	248,290.59
<b>UTILIDADES ANTES DE PROVISIONES</b>	7,367,522.47	1,530,154.70	2,170,959.26	2,652,135.35	3,298,185.05
<b>CUENTAS MALAS</b>	0.00	0.00	0.00	0.00	0.00



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Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	7,367,522.47	1,530,154.70	2,170,959.26	2,652,135.35	3,298,185.05