



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

	2007		2008		
Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	16,494,260.88	4,208,917.49	7,612,160.05	11,004,835.40	14,470,391.03
Préstamos	680,585.36	154,430.81	256,185.23	356,372.23	508,386.00
Depósitos	5,553,287.74	1,182,356.17	1,878,573.17	2,656,789.32	3,355,018.20
Inversiones	10,260,387.78	2,872,130.51	5,477,401.65	7,991,673.85	10,606,986.83
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	13,767,276.32	3,339,687.22	6,023,789.31	8,544,085.51	10,908,898.87
Intereses Pagados	13,752,299.10	3,330,900.88	6,006,219.23	8,516,765.82	10,869,113.54
Comisiones	14,977.22	8,786.34	17,570.08	27,319.69	39,785.33
INGRESO NETO DE INTERESES	2,726,984.56	869,230.27	1,588,370.74	2,460,749.89	3,561,492.16
OTROS INGRESOS	1,353,385.65	1,181,142.32	2,430,376.45	2,607,088.71	2,840,342.75
Comisiones	501,186.79	160,948.86	331,804.28	499,845.24	668,737.53
Oper. con Divisas	75,283.46	18,693.43	23,605.05	0.01	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	776,915.40	1,001,500.03	2,074,967.12	2,107,243.46	2,171,605.22
INGRESOS DE OPERACIONES	4,080,370.21	2,050,372.59	4,018,747.19	5,067,838.60	6,401,834.91
EGRESOS GENERALES	1,961,404.66	510,980.62	1,014,097.35	1,548,853.09	2,140,528.61
Gastos Administrativos	1,328,684.91	378,880.56	731,398.63	1,120,873.18	1,567,582.97
Gastos Generales	266,513.39	48,443.32	105,446.47	159,912.12	212,483.82
G. de Depreciación	76,464.08	15,163.37	32,366.53	49,068.39	66,704.05
Otros Gastos	289,742.28	68,493.37	144,885.72	218,999.40	293,757.77
UTILIDADES ANTES DE PROVISIONES	2,118,965.55	1,539,391.97	3,004,649.84	3,518,985.51	4,261,306.30
CUENTAS MALAS	-11,281.37	0.00	0.00	0.00	0.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	2,130,246.92	1,539,391.97	3,004,649.84	3,518,985.51	4,261,306.30