

**Banco de Occidente (Panamá), S.A.**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Balboas )**

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	11,765,691.16	3,032,325.22	6,229,054.37	9,113,627.86	12,082,495.58
PRESTAMOS	1,984,387.97	541,463.59	1,168,148.44	1,830,435.23	2,491,679.94
DEPOSITOS	1,441,057.23	1,009,510.90	2,017,078.64	2,740,925.33	3,340,953.12
INVERSIONES	8,340,245.96	1,481,350.73	3,043,827.29	4,542,267.30	6,249,862.52
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	14,342,218.93	4,104,628.57	8,419,394.63	12,700,448.81	16,872,212.32
INTERESES PAGADOS	14,093,264.12	4,032,733.78	8,244,801.74	12,437,753.90	16,529,556.94
COMISIONES	248,954.81	71,894.79	174,592.89	262,694.91	342,655.38
INGRESO NETO DE INTERESES	(2,576,527.77)	(1,072,303.35)	(2,190,340.26)	(3,586,820.95)	(4,789,716.74)
OTROS INGRESOS	6,281,863.62	1,902,563.78	4,291,523.24	7,340,410.83	10,256,584.89
COMISIONES	1,459,005.43	337,728.04	686,783.05	1,085,470.91	1,495,313.99
OPERACIONES CON DIVISAS	296,137.39	35,757.72	23,222.28	61,286.30	90,332.47
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	4,526,720.80	1,529,078.02	3,581,517.91	6,193,653.62	8,670,938.43
INGRESOS DE OPERACIONES	3,705,335.85	830,260.43	2,101,182.98	3,753,589.88	5,466,868.15
EGRESOS GENERALES	3,174,089.06	809,692.79	1,671,704.91	2,568,681.84	3,512,902.49
GASTOS ADMINISTRATIVOS	2,331,112.79	584,414.88	1,211,987.58	1,868,313.36	2,550,625.24
GASTOS GENERALES	253,627.51	73,354.79	143,541.74	215,148.91	286,843.48
GASTOS DE DEPRECIACION	84,855.26	23,679.38	51,629.48	84,128.09	111,024.46
OTROS GASTOS	504,493.50	128,243.74	264,546.11	401,091.48	564,409.31
UTILIDADES ANTES DE PROVISIONES	531,246.79	20,567.64	429,478.07	1,184,908.04	1,953,965.66
CUENTAS MALAS	(187,665.02)	0.00	30,000.00	0.00	0.00
UTILIDAD DEL PERIODO	718,911.81	20,567.64	399,478.07	1,184,908.04	1,953,965.66