



ESTADO DE RESULTADO
Banco de Occidente (Panamá), S.A.
ENERO - DICIEMBRE 2003
(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	934,279.18	994,699.34	931,908.57	2,860,887.09	921,118.35	837,354.93	869,248.21	2,627,721.49	932,153.06	939,897.24	1,019,395.86	2,891,446.16	1,162,520.03	1,171,518.88	1,158,874.35	3,492,913.26	11,872,968.00
Préstamos	44,176.38	38,743.12	41,373.82	124,293.32	37,401.96	37,398.72	37,294.93	112,095.61	39,316.95	38,179.12	33,052.95	110,549.02	34,697.71	32,973.45	41,511.87	109,183.03	456,120.98
Depósitos	192,554.73	118,238.02	158,235.68	469,028.43	133,777.26	166,993.96	165,266.90	466,038.12	137,527.04	138,678.93	129,991.12	406,197.09	119,964.22	113,503.50	134,736.63	368,204.35	1,709,467.99
Inversiones	697,548.07	837,718.20	732,299.07	2,267,565.34	749,939.13	632,962.25	666,686.38	2,049,587.76	755,309.07	763,039.19	856,351.79	2,374,700.05	1,007,858.10	1,025,041.93	982,625.85	3,015,525.88	9,707,379.03
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Egresos de Operaciones	583,062.26	517,766.97	588,210.53	1,689,039.76	580,220.91	660,374.70	676,563.21	1,917,158.82	728,436.94	726,509.13	743,391.61	2,198,337.68	872,648.91	850,936.78	928,877.84	2,652,463.53	8,456,999.79
Intereses Pagados	564,754.24	500,340.57	570,806.27	1,635,901.08	561,468.71	604,220.25	591,518.94	1,757,207.90	592,520.26	579,110.95	553,057.21	1,724,688.42	573,582.75	556,998.89	599,675.07	1,730,256.71	6,848,054.11
Comisiones	18,308.02	17,426.40	17,404.26	53,138.68	18,752.20	56,154.45	85,044.27	159,950.92	135,916.68	147,398.18	190,334.40	473,649.26	299,066.16	293,937.89	329,202.77	922,206.82	1,608,945.68
Ingreso Neto de Intereses	351,216.92	476,932.37	343,698.04	1,171,847.33	340,897.44	176,980.23	192,685.00	710,562.67	203,716.12	213,388.11	276,004.25	693,108.48	289,871.12	320,582.10	229,996.51	840,449.73	3,415,968.21
Otros Ingresos	26,757.83	948,613.50	29,695.18	1,005,066.51	379,999.06	2,236,749.79	45,038.76	2,661,787.61	33,496.06	707,911.08	329,418.01	1,070,825.15	36,003.28	519,488.04	450,069.13	1,005,560.45	5,743,239.72
Comisiones	26,757.83	26,201.20	29,695.18	82,654.21	34,649.06	28,339.77	45,038.76	108,027.59	33,096.06	43,363.52	48,076.35	124,535.93	36,003.28	38,536.50	53,160.57	127,700.35	442,918.08
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	922,412.30	0.00	922,412.30	345,350.00	2,208,410.02	0.00	2,553,760.02	400.00	664,547.56	281,341.66	946,289.22	0.00	480,951.54	396,908.56	877,860.10	5,300,321.64
Ingresos de Operaciones	377,974.75	1,425,545.87	373,393.22	2,176,913.84	720,896.50	2,413,730.02	237,723.76	3,372,350.28	237,212.18	921,299.19	605,422.26	1,763,933.63	325,874.40	840,070.14	680,065.64	1,846,010.18	9,159,207.93
Egresos Generales	139,658.25	148,260.08	141,955.35	429,873.68	151,606.49	158,386.13	144,053.82	454,046.44	150,294.14	144,982.65	143,474.54	438,751.33	149,091.24	157,138.75	162,784.02	469,014.01	1,791,685.46
Gastos Administrativos	79,499.43	82,560.29	83,134.51	245,194.23	95,599.73	80,233.57	82,850.30	258,683.60	91,689.91	81,625.09	86,188.41	259,503.41	86,616.04	91,822.57	94,498.38	272,936.99	1,036,318.23
Gastos Generales	31,332.25	37,156.04	29,919.65	98,407.94	26,583.37	30,254.67	31,463.97	88,302.01	29,078.13	34,673.65	28,287.64	92,039.42	34,296.09	34,268.27	38,043.78	106,608.14	385,357.51
Gastos de Depreciación	10,785.79	10,848.68	10,926.13	32,560.60	10,898.49	16,990.78	11,280.47	39,169.74	12,554.07	11,026.72	10,753.69	34,334.48	10,754.49	10,844.77	11,458.62	33,057.88	139,122.70
Otros Gastos	18,040.78	17,695.07	17,975.06	53,710.91	18,524.90	30,907.11	18,459.08	67,891.09	16,972.03	17,657.19	18,244.80	52,874.02	17,424.62	20,203.14	18,783.24	56,411.00	230,887.02
Utilidad antes de Provisiones	238,316.50	1,277,285.79	231,437.87	1,747,040.16	569,290.01	2,255,343.89	93,669.94	2,918,303.84	86,918.04	776,316.54	461,947.72	1,325,182.30	176,783.16	682,931.39	517,281.62	1,376,996.17	7,367,522.47
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	238,316.50	1,277,285.79	231,437.87	1,747,040.16	569,290.01	2,255,343.89	93,669.94	2,918,303.84	86,918.04	776,316.54	461,947.72	1,325,182.30	176,783.16	682,931.39	517,281.62	1,376,996.17	7,367,522.47