

**BANCO DE OCCIDENTE (PANAMÁ), S.A.**  
**ESTADO DE RESULTADO**  
**DE DICIEMBRE 2017 A DICIEMBRE 2018**  
**( En Miles de Balboas )**

|                               | 2017      | 2018     |          |          |          |          |          |          |          |            |          |           |           | ACUMULADO |
|-------------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|------------|----------|-----------|-----------|-----------|
|                               | Diciembre | Enero    | Febrero  | Marzo    | Abril    | Mayo     | Junio    | Julio    | Agosto   | Septiembre | Octubre  | Noviembre | Diciembre |           |
| Ingresos Por Intereses        | 21,713.10 | 1,848.93 | 1,775.36 | 1,961.75 | 2,034.68 | 2,167.99 | 2,273.78 | 2,254.25 | 2,202.52 | 2,173.81   | 2,201.46 | 2,185.38  | 2,300.78  | 25,380.70 |
| Préstamos                     | 2,960.67  | 222.59   | 207.90   | 237.84   | 231.78   | 236.89   | 237.92   | 249.41   | 299.15   | 297.36     | 322.59   | 368.59    | 402.94    | 3,314.95  |
| Depósitos                     | 7,837.74  | 679.68   | 609.76   | 766.94   | 808.96   | 866.87   | 871.90   | 928.73   | 806.63   | 749.68     | 833.67   | 786.28    | 826.28    | 9,535.39  |
| Inversiones                   | 10,904.45 | 946.67   | 957.70   | 956.97   | 993.94   | 1,061.16 | 1,162.62 | 1,075.36 | 1,095.93 | 1,125.96   | 1,044.42 | 1,029.71  | 1,070.77  | 12,521.22 |
| 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      |
| Otros Ingresos                | 10.23     | 0.00     | 0.00     | 0.00     | 0.00     | 3.07     | 1.33     | 0.76     | 0.79     | 0.81       | 0.78     | 0.81      | 0.79      | 9.14      |
| Egresos de Operaciones        | 16,346.03 | 1,239.63 | 1,200.35 | 1,430.44 | 1,398.16 | 1,472.57 | 1,438.16 | 1,482.70 | 1,422.10 | 1,353.94   | 1,417.88 | 1,420.99  | 1,485.54  | 16,762.46 |
| Intereses Pagados             | 15,935.20 | 1,201.50 | 1,163.59 | 1,403.63 | 1,380.43 | 1,434.53 | 1,416.90 | 1,466.59 | 1,404.17 | 1,335.28   | 1,393.50 | 1,396.29  | 1,462.99  | 16,459.41 |
| Comisiones                    | 410.83    | 38.13    | 36.76    | 26.80    | 17.73    | 38.04    | 21.27    | 16.11    | 17.92    | 18.66      | 24.38    | 24.69     | 22.55     | 303.05    |
| Ingreso Neto de Intereses     | 5,367.07  | 609.30   | 575.01   | 531.32   | 636.52   | 695.42   | 835.62   | 771.55   | 780.42   | 819.86     | 783.58   | 764.40    | 815.23    | 8,618.24  |
| Otros Ingresos                | 5,015.86  | 248.47   | 191.76   | 163.05   | 191.61   | 161.62   | 170.09   | 186.84   | 192.90   | 151.40     | 380.81   | 215.40    | 206.01    | 2,459.96  |
| Comisiones                    | 2,098.85  | 168.07   | 138.58   | 155.78   | 182.54   | 154.02   | 156.29   | 168.73   | 189.14   | 143.40     | 154.34   | 175.66    | 186.66    | 1,973.23  |
| 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      |
| 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      |
| Otros Ingresos                | 2,917.01  | 80.40    | 53.18    | 7.27     | 9.07     | 7.60     | 13.79    | 18.11    | 3.76     | 8.00       | 226.47   | 39.74     | 19.35     | 486.73    |
| Ingresos de Operaciones       | 10,382.93 | 857.77   | 766.77   | 694.36   | 828.13   | 857.04   | 1,005.70 | 958.39   | 973.32   | 971.27     | 1,164.39 | 979.80    | 1,021.24  | 11,078.20 |
| Egresos Generales             | 5,446.61  | 517.08   | 420.02   | 417.97   | 437.25   | 374.28   | 321.83   | 422.99   | 433.21   | 413.13     | 397.97   | 456.91    | 410.78    | 5,023.42  |
| Gastos Administrativos        | 3,333.18  | 264.00   | 276.42   | 274.14   | 270.55   | 260.53   | 267.17   | 271.69   | 287.94   | 264.15     | 245.42   | 302.63    | 264.86    | 3,249.51  |
| Gastos Generales              | 708.39    | 64.61    | 54.39    | 63.33    | 62.60    | 55.91    | 53.31    | 55.05    | 55.97    | 62.52      | 54.19    | 43.96     | 53.16     | 679.02    |
| Gastos de Depreciación        | 414.13    | 32.66    | 32.72    | 31.13    | 31.63    | 28.31    | 28.55    | 21.99    | 22.32    | 21.76      | 22.25    | 22.46     | 22.96     | 318.75    |
| Otros Gastos                  | 990.92    | 155.81   | 56.49    | 49.37    | 72.47    | 29.53    | (27.20)  | 74.25    | 66.97    | 64.70      | 76.11    | 87.85     | 69.80     | 776.15    |
| Utilidad antes de Provisiones | 4,936.31  | 340.69   | 346.75   | 276.40   | 390.88   | 482.76   | 683.87   | 535.41   | 540.12   | 558.14     | 766.42   | 522.89    | 610.46    | 6,054.78  |
| Provisiones por Cuentas Malas | 492.49    | 12.38    | 28.64    | (1.06)   | 11.05    | (4.14)   | 58.62    | 96.68    | 95.04    | 132.44     | 102.27   | 59.32     | 259.06    | 850.29    |
| Utilidad del Periodo          | 4,443.83  | 328.32   | 318.11   | 277.46   | 379.83   | 486.91   | 625.25   | 438.73   | 445.07   | 425.70     | 664.16   | 463.57    | 351.40    | 5,204.49  |