

**BANCO DE OCCIDENTE (PANAMÁ), S.A.**  
**ESTADO DE RESULTADO**  
**DE DICIEMBRE 2022 A DICIEMBRE 2023**  
**( En Miles de Balboas )**

|                               | 2022      | 2023     |          |          |          |          |          |          |          |            |          |           |           | ACUMULADO |
|-------------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|------------|----------|-----------|-----------|-----------|
|                               | Diciembre | Enero    | Febrero  | Marzo    | Abril    | Mayo     | Junio    | Julio    | Agosto   | Septiembre | Octubre  | Noviembre | Diciembre |           |
| Ingresos Por Intereses        | 29,306.59 | 3,307.31 | 3,224.56 | 3,808.70 | 3,611.70 | 3,778.37 | 3,724.05 | 3,568.73 | 3,717.95 | 3,904.11   | 4,286.76 | 4,364.73  | 4,873.82  | 46,170.81 |
| Préstamos                     | 17,213.13 | 1,806.21 | 1,913.21 | 2,441.33 | 2,377.53 | 2,587.90 | 2,457.09 | 2,457.98 | 2,489.11 | 2,617.72   | 2,870.00 | 3,122.46  | 3,493.45  | 30,633.99 |
| Depósitos                     | 2,712.19  | 722.67   | 510.35   | 548.82   | 487.30   | 389.30   | 485.79   | 331.59   | 431.34   | 473.35     | 537.09   | 324.43    | 408.14    | 5,650.16  |
| Inversiones                   | 9,374.21  | 777.64   | 800.20   | 817.80   | 746.87   | 799.51   | 780.31   | 777.59   | 796.62   | 812.14     | 878.77   | 916.89    | 971.28    | 9,875.64  |
| 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                | 7.07      | 0.79     | 0.80     | 0.75     | 0.00     | 1.66     | 0.86     | 1.57     | 0.88     | 0.91       | 0.90     | 0.96      | 0.95      | 11.02     |
| Egresos de Operaciones        | 13,540.01 | 2,072.73 | 1,921.65 | 2,279.52 | 2,134.04 | 2,367.04 | 2,406.49 | 2,355.05 | 2,580.60 | 2,567.76   | 2,720.45 | 2,919.47  | 3,194.16  | 29,518.96 |
| Intereses Pagados             | 12,992.66 | 1,986.44 | 1,870.11 | 2,213.38 | 2,091.59 | 2,292.45 | 2,353.02 | 2,299.15 | 2,495.46 | 2,499.77   | 2,670.12 | 2,859.18  | 3,143.76  | 28,774.42 |
| Comisiones                    | 547.35    | 86.29    | 51.54    | 66.15    | 42.45    | 74.59    | 53.47    | 55.90    | 85.14    | 67.99      | 50.33    | 60.29     | 50.40     | 744.54    |
| Ingreso Neto de Intereses     | 15,766.59 | 1,234.59 | 1,302.91 | 1,529.18 | 1,477.66 | 1,411.33 | 1,317.56 | 1,213.68 | 1,137.35 | 1,336.35   | 1,566.31 | 1,445.26  | 1,679.66  | 16,651.85 |
| Otros Ingresos                | 2,568.64  | 258.43   | 438.54   | 332.95   | 228.98   | 228.45   | 1,671.78 | 193.00   | 233.35   | 163.26     | 299.17   | 190.42    | 353.02    | 4,591.35  |
| Comisiones                    | 2,247.41  | 146.78   | 399.38   | 208.86   | 116.22   | 218.92   | 1,618.09 | 155.51   | 229.05   | 159.90     | 294.16   | 180.68    | 350.57    | 4,078.11  |
| 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                | 321.23    | 111.65   | 39.16    | 124.09   | 112.76   | 9.53     | 53.70    | 37.49    | 4.30     | 3.36       | 5.01     | 9.73      | 2.46      | 513.24    |
| Ingresos de Operaciones       | 18,335.23 | 1,493.01 | 1,741.46 | 1,862.13 | 1,706.65 | 1,639.79 | 2,989.34 | 1,406.68 | 1,370.70 | 1,499.61   | 1,865.48 | 1,635.68  | 2,032.69  | 21,243.21 |
| Egresos Generales             | 5,862.75  | 633.67   | 586.09   | 606.33   | 542.88   | 549.62   | 878.78   | 554.32   | 446.87   | 626.59     | 566.00   | 577.37    | 15.32     | 6,583.86  |
| Gastos Administrativos        | 3,472.81  | 269.72   | 268.33   | 304.98   | 299.18   | 301.39   | 611.78   | 297.58   | 422.72   | 390.35     | 295.45   | 361.59    | (213.72)  | 3,609.37  |
| Gastos Generales              | 1,534.12  | 121.88   | 248.56   | 151.87   | 124.75   | 163.30   | 169.12   | 145.94   | (29.83)  | 148.53     | 143.95   | 190.56    | 199.97    | 1,778.59  |
| Gastos de Depreciación        | 408.11    | 32.37    | 32.82    | 30.51    | 29.40    | 30.16    | 31.02    | 31.10    | 31.05    | 30.79      | 30.75    | 30.66     | 30.19     | 370.82    |
| Otros Gastos                  | 447.72    | 209.70   | 36.37    | 118.97   | 89.55    | 54.77    | 66.86    | 79.70    | 22.93    | 56.92      | 95.85    | (5.43)    | (1.12)    | 825.07    |
| Utilidad antes de Provisiones | 12,472.48 | 859.34   | 1,155.36 | 1,255.80 | 1,163.77 | 1,090.17 | 2,110.56 | 852.36   | 923.82   | 873.02     | 1,299.48 | 1,058.30  | 2,017.37  | 14,659.35 |
| Provisiones por Cuentas Malas | 1,908.92  | 176.79   | 1,101.59 | (442.50) | 319.05   | (113.09) | (377.12) | 158.31   | 30.76    | 57.46      | 759.20   | 183.31    | (54.58)   | 1,799.18  |
| Utilidad del Periodo          | 10,563.55 | 682.55   | 53.77    | 1,698.30 | 844.72   | 1,203.26 | 2,487.67 | 694.05   | 893.06   | 815.55     | 540.29   | 874.99    | 2,071.95  | 12,860.17 |