

Banco de Occidente (Panamá), S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Balboas)

	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	13,924,870.17	3,179,943.72	6,109,507.35	8,834,835.85	11,765,691.16
PRESTAMOS	1,535,465.31	489,177.81	993,977.29	1,472,532.24	1,984,387.97
DEPOSITOS	1,107,848.87	291,301.70	634,325.68	1,031,487.82	1,441,057.23
INVERSIONES	11,281,555.99	2,399,464.21	4,481,204.38	6,330,815.79	8,340,245.96
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	12,454,265.71	3,473,751.50	6,936,408.21	10,528,024.48	14,342,218.93
INTERESES PAGADOS	12,299,020.08	3,425,965.87	6,826,470.25	10,356,656.01	14,093,264.12
COMISIONES	155,245.63	47,785.63	109,937.96	171,368.47	248,954.81
INGRESO NETO DE INTERESES	1,470,604.46	(293,807.78)	(826,900.86)	(1,693,188.63)	(2,576,527.77)
OTROS INGRESOS	7,297,065.27	1,979,870.14	3,980,526.56	5,605,387.45	6,281,863.62
COMISIONES	1,190,127.50	339,110.61	692,683.03	1,072,072.77	1,459,005.43
OPERACIONES CON DIVISAS	(420,332.89)	274,006.10	303,097.56	299,577.86	296,137.39
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	6,527,270.66	1,366,753.43	2,984,745.97	4,233,736.82	4,526,720.80
INGRESOS DE OPERACIONES	8,767,669.73	1,686,062.36	3,153,625.70	3,912,198.82	3,705,335.85
EGRESOS GENERALES	3,136,970.23	772,864.59	1,569,369.86	2,369,761.40	3,174,089.06
GASTOS ADMINISTRATIVOS	2,313,905.46	555,639.19	1,143,854.05	1,734,180.12	2,331,112.79
GASTOS GENERALES	271,263.13	74,256.11	133,438.04	193,615.22	253,627.51
GASTOS DE DEPRECIACION	106,539.53	19,894.33	41,662.63	60,867.37	84,855.26
OTROS GASTOS	445,262.11	123,074.96	250,415.14	381,098.69	504,493.50
UTILIDADES ANTES DE PROVISIONES	5,630,699.50	913,197.77	1,584,255.84	1,542,437.42	531,246.79
CUENTAS MALAS	0.00	0.00	0.00	0.00	(187,665.02)
UTILIDAD DEL PERIODO	5,630,699.50	913,197.77	1,584,255.84	1,542,437.42	718,911.81