



ESTADO DE RESULTADO
Caja de Ahorros
ENERO - DICIEMBRE 2002
(En Balboas)

Descripcion	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	5,884,240.39	5,314,493.22	5,716,547.89	16,915,281.50	5,363,460.02	6,443,017.39	6,283,597.46	18,090,074.87	5,993,142.47	6,895,886.22	5,969,707.90	18,858,736.59	5,979,634.36	5,884,704.35	6,323,179.50	18,187,518.21	72,051,611.17
Préstamos	4,184,118.38	3,693,717.98	4,074,843.95	11,952,680.31	3,697,064.58	4,739,953.33	4,440,743.57	12,877,761.48	4,102,467.48	5,078,932.92	4,119,905.81	13,301,306.21	4,080,938.60	3,997,912.98	4,328,695.26	12,407,546.84	50,539,294.84
Depósitos	768,059.29	701,194.64	760,705.29	2,229,959.22	751,669.22	756,879.21	722,220.61	2,230,769.04	786,928.14	699,641.89	718,938.01	2,205,508.04	736,007.27	675,986.72	576,015.38	1,988,009.37	8,654,245.67
Inversiones	932,062.72	919,580.60	880,998.65	2,732,641.97	898,550.88	918,232.32	990,712.52	2,807,495.72	963,621.70	967,529.33	960,230.74	2,891,381.77	961,349.29	1,002,046.08	1,035,154.19	2,998,549.56	11,430,069.02
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	16,175.34	27,952.53	129,920.76	174,048.63	140,125.15	149,782.08	170,633.34	460,540.57	201,339.20	208,758.57	383,314.67	793,412.44	1,428,001.64
Egresos de Operaciones	3,477,411.07	3,225,775.44	3,439,184.37	10,142,370.88	3,560,927.65	3,437,899.42	3,488,414.75	10,487,241.82	3,495,192.57	3,449,776.28	3,357,448.45	10,302,417.30	3,366,094.34	3,327,118.08	3,240,175.77	9,933,388.19	40,865,418.19
Intereses Pagados	3,368,948.19	3,111,043.33	3,367,743.43	9,847,734.95	3,263,591.51	3,358,846.34	3,384,008.63	10,006,446.48	3,402,362.03	3,343,974.04	3,271,745.21	10,018,081.28	3,271,561.34	3,194,993.85	3,094,475.21	9,561,030.40	39,433,293.11
Comisiones	108,462.88	114,732.11	71,440.94	294,635.93	297,336.14	79,053.08	104,406.12	480,795.34	92,830.54	105,802.24	85,703.24	284,336.02	94,533.00	132,124.23	145,700.56	372,357.79	1,432,125.08
Ingreso Neto de Intereses	2,406,829.32	2,088,717.78	2,277,363.52	6,772,910.62	1,802,532.37	3,005,117.97	2,795,182.71	7,602,833.05	2,497,949.90	3,446,109.94	2,612,259.45	8,556,319.29	2,613,540.02	2,557,586.27	3,083,003.73	8,254,130.02	31,186,192.98
Otros Ingresos	416,824.65	1,344,230.40	402,732.71	2,163,787.76	1,450,393.66	476,400.09	361,254.23	2,288,047.98	456,655.98	1,925,292.16	1,317,405.70	3,699,353.84	395,992.04	663,688.96	5,050,788.08	6,110,469.08	14,261,658.66
Comisiones	347,369.79	357,211.17	323,596.87	1,028,177.83	355,977.55	370,755.43	315,537.66	1,042,270.64	349,688.28	332,236.03	339,924.94	1,021,849.25	336,323.45	596,478.71	700,947.52	1,633,749.68	4,726,047.40
Otros Ingresos	69,454.86	987,019.23	79,135.84	1,135,609.93	1,094,416.11	105,644.66	45,716.57	1,245,777.34	106,967.70	1,593,056.13	977,480.76	2,677,504.59	59,668.59	67,210.25	4,349,840.56	4,476,719.40	9,535,611.26
Ingresos de Operaciones	2,823,653.97	3,432,948.18	2,680,096.23	8,936,698.38	3,252,926.03	3,481,518.06	3,156,436.94	9,890,881.03	2,954,605.88	5,371,402.10	3,929,665.15	12,255,673.13	3,009,532.06	3,221,275.23	8,133,791.81	14,364,599.10	45,447,851.64
Egresos Generales	2,044,813.19	2,051,855.92	2,138,965.63	6,235,634.74	2,090,965.20	2,171,572.68	2,425,750.95	6,688,288.83	2,413,618.53	2,310,526.17	2,544,751.18	7,268,895.88	2,395,199.69	2,410,243.50	3,111,740.56	7,917,183.75	28,110,003.20
Gastos Administrativos	1,318,556.08	1,312,967.62	1,327,434.45	3,958,958.15	1,353,745.60	1,381,614.10	1,471,502.36	4,206,862.06	1,431,752.38	1,415,465.47	1,435,970.31	4,283,188.16	1,426,501.97	1,454,709.78	1,771,149.43	4,652,361.18	17,101,369.55
Gastos Generales	361,413.46	362,240.00	413,290.36	1,136,943.82	340,925.90	393,392.69	554,327.66	1,288,646.25	574,679.93	485,289.66	690,522.09	1,750,491.68	570,047.23	560,411.26	926,708.45	2,057,166.94	6,233,248.69
Gastos de Depreciación	253,531.74	257,460.47	262,912.23	773,904.44	262,641.93	261,364.64	268,443.80	792,450.37	268,199.41	265,882.60	270,797.69	804,879.70	269,881.67	270,861.88	270,137.15	810,880.70	3,182,115.21
Otros Gastos	111,311.91	119,187.83	135,328.59	365,828.33	133,651.77	135,201.25	131,477.13	400,330.15	138,986.81	143,888.44	147,461.09	430,336.34	128,768.82	124,260.58	143,745.53	396,774.93	1,593,269.75
Utilidad antes de Provisiones	778,840.78	1,381,092.26	541,130.60	2,701,063.64	1,161,960.83	1,309,945.38	730,685.99	3,202,592.20	540,987.35	3,060,875.93	1,384,913.97	4,986,777.25	614,332.37	811,031.73	5,022,051.25	6,447,415.35	17,337,848.44
Provisiones por Cuentas Malas	0.00	0.00	0.00	0.00	141.76	560,358.24	1,000,000.00	1,560,500.00	0.00	5,131,242.00	0.00	5,131,242.00	0.00	0.00	2,916,776.00	2,916,776.00	9,608,518.00
Utilidad del Periodo	778,840.78	1,381,092.26	541,130.60	2,701,063.64	1,161,819.07	749,587.14	-269,314.01	1,642,092.20	540,987.35	-2,070,366.07	1,384,913.97	-144,464.75	614,332.37	811,031.73	2,105,275.25	3,530,639.35	7,729,330.44