



ESTADO DE RESULTADO
Caja de Ahorros
ENERO - DICIEMBRE 2004
(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	6,012,002.37	6,163,129.24	6,441,295.46	18,616,427.07	6,442,147.05	6,462,722.01	6,453,219.75	19,358,088.81	6,544,604.74	6,400,878.13	6,371,979.93	19,317,462.80	6,718,291.74	6,209,144.83	7,470,456.06	20,397,892.63	77,689,871.31
Préstamos	4,615,066.27	4,794,963.50	5,180,074.83	14,590,104.60	5,177,054.53	5,177,172.93	5,197,999.06	15,552,226.52	5,276,578.69	5,119,839.70	5,060,548.97	15,456,967.36	5,361,824.84	4,853,968.34	6,136,590.70	16,352,383.88	61,951,682.36
Depósitos	361,311.15	299,005.48	281,905.33	942,221.96	262,492.66	264,604.81	271,040.24	798,137.71	264,891.98	276,209.83	277,754.43	818,856.24	312,381.62	311,573.53	305,817.01	929,772.16	3,488,988.07
Inversiones	1,035,624.95	1,069,160.26	979,315.30	3,084,100.51	1,002,599.86	1,020,944.27	984,180.45	3,007,724.58	1,003,134.07	1,004,828.60	1,033,676.53	3,041,639.20	1,044,085.28	1,043,602.96	1,028,048.35	3,115,736.59	12,249,200.88
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	3,242,799.41	3,165,485.41	3,350,237.02	9,758,521.84	3,325,573.43	3,517,918.73	3,427,605.05	10,271,097.21	3,439,415.10	3,614,519.66	3,573,608.95	10,627,543.71	3,701,961.70	3,544,054.59	3,618,235.40	10,864,251.69	41,521,414.45
Intereses Pagados	3,112,264.10	3,044,653.90	3,266,346.65	9,423,264.65	3,238,082.96	3,429,225.12	3,350,202.32	10,017,510.40	3,335,618.24	3,412,954.26	3,477,013.85	10,225,586.35	3,611,526.13	3,460,245.07	3,486,093.79	10,557,864.99	40,224,226.39
Comisiones	130,535.31	120,831.51	83,890.37	335,257.19	87,490.47	88,693.61	77,402.73	253,586.81	103,796.86	201,565.40	96,595.10	401,957.36	90,435.57	83,809.52	132,141.61	306,386.70	1,297,188.06
Ingreso Neto de Intereses	2,769,202.96	2,997,643.83	3,091,058.44	8,857,905.23	3,116,573.62	2,944,803.28	3,025,614.70	9,086,991.60	3,105,189.64	2,786,358.47	2,798,370.98	8,689,919.09	3,016,330.04	2,665,090.24	3,852,220.66	9,533,640.94	36,168,456.86
Otros Ingresos	5,479,268.15	549,117.09	813,669.28	6,842,054.52	677,715.79	865,768.94	768,652.35	2,312,137.08	3,575,826.66	3,609,202.84	2,902,146.82	10,087,176.32	1,895,053.03	1,003,439.86	2,742,261.36	5,640,754.25	24,882,122.17
Comisiones	487,376.58	446,088.42	489,888.40	1,423,353.40	441,909.05	450,900.91	469,376.24	1,362,186.20	449,525.48	507,925.47	474,296.46	1,431,747.41	443,545.89	739,021.80	571,689.14	1,754,256.83	5,971,543.84
Otros Ingresos	4,991,891.57	103,028.67	323,780.88	5,418,701.12	235,806.74	414,868.03	299,276.11	949,950.88	3,126,301.18	3,101,277.37	2,427,850.36	8,655,428.91	1,451,507.14	264,418.06	2,170,572.22	3,886,497.42	18,910,578.33
Ingresos de Operaciones	8,248,471.11	3,546,760.92	3,904,727.72	15,699,959.75	3,794,289.41	3,810,572.22	3,794,267.05	11,399,128.68	6,681,016.30	6,395,561.31	5,700,517.80	18,777,095.41	4,911,383.07	3,668,530.10	6,594,482.02	15,174,395.19	61,050,579.03
Egresos Generales	2,726,812.98	2,841,981.37	2,921,287.05	8,490,081.40	3,254,847.53	2,805,400.26	2,921,906.05	9,001,153.84	3,170,419.66	3,127,845.54	2,993,770.23	9,292,035.43	3,156,487.66	2,888,969.30	2,929,963.48	8,975,420.44	35,758,691.11
Gastos Administrativos	1,599,789.50	1,674,154.69	1,924,435.95	5,198,380.14	1,905,597.57	1,868,793.65	1,876,010.17	5,650,401.39	1,917,241.52	1,935,084.89	1,972,929.93	5,825,256.34	1,944,903.18	1,866,181.93	1,669,943.08	5,481,028.19	22,155,066.06
Gastos Generales	696,151.14	683,263.07	510,721.83	1,890,136.04	865,694.21	451,105.87	574,674.04	1,891,474.12	721,651.62	667,276.37	477,592.25	1,866,520.24	648,806.34	484,040.08	691,945.40	1,824,791.82	7,472,922.22
Gastos de Depreciación	258,625.86	285,284.07	289,528.89	833,438.82	293,850.40	294,149.12	295,315.50	883,315.02	297,316.84	299,058.48	309,100.75	905,476.07	334,069.57	335,809.49	357,624.15	1,027,503.21	3,649,733.12
Otros Gastos	172,246.48	199,279.54	196,600.38	568,126.40	189,705.35	191,351.62	194,906.34	575,963.31	234,209.68	226,425.80	234,147.30	694,782.78	228,708.57	202,937.80	210,450.85	642,097.22	2,480,969.71
Utilidad antes de Provisiones	5,521,658.13	704,779.55	983,440.67	7,209,878.35	539,441.88	1,005,171.96	853,361.00	2,397,974.84	3,510,596.64	3,267,715.77	2,706,747.57	9,485,059.98	1,754,895.41	779,560.80	3,664,518.54	6,198,974.75	25,291,887.92
Provisiones por Cuentas Malas	44,862.50	44,625.00	2,638,764.12	2,728,251.62	209,896.75	46,912.50	3,141,487.96	3,398,297.21	2,763,172.31	2,037,400.72	44,774.57	4,845,347.60	46,080.85	44,753.47	18,834,577.15	18,925,411.47	29,897,307.90
Utilidad del Periodo	5,476,795.63	660,154.55	-1,655,323.45	4,481,626.73	329,545.13	958,259.46	-2,288,126.96	-1,000,322.37	747,424.33	1,230,315.05	2,661,973.00	4,639,712.38	1,708,814.56	734,807.33	-15,170,058.61	-12,726,436.72	-4,605,419.98