



Fecha: 14 de Marzo de 2005

CAJA DE AHORROS
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	74,137,923.00	18,694,244.00	37,801,631.00	57,403,147.00	77,740,745.00
Préstamos	56,014,649.00	14,554,618.00	29,969,446.00	45,710,466.00	62,002,556.00
Depósitos	5,379,545.00	942,222.00	1,740,360.00	2,559,216.00	3,488,988.00
Inversiones	12,743,729.00	3,197,404.00	6,091,825.00	9,133,465.00	12,249,201.00
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	38,539,042.00	9,918,560.47	20,176,667.42	30,768,331.50	41,572,287.92
Intereses Pagados	37,110,721.00	9,387,778.47	19,290,327.42	29,777,530.50	40,275,099.92
Comisiones	1,428,321.00	530,782.00	886,340.00	990,801.00	1,297,188.00
INGRESO NETO DE INTERESES	35,598,881.00	8,775,683.53	17,624,963.58	26,634,815.50	36,168,457.08
OTROS INGRESOS	15,386,670.00	8,734,396.00	9,443,356.96	17,760,265.00	23,367,369.00
Comisiones	7,008,645.00	1,568,696.00	3,074,705.00	4,220,434.00	5,974,691.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	8,378,025.00	7,165,700.00	6,368,651.96	13,539,831.00	17,392,678.00
INGRESOS DE OPERACIONES	50,985,551.00	17,510,079.53	27,068,320.54	44,395,080.50	59,535,826.08
EGRESOS GENERALES	30,888,975.00	8,490,045.21	17,491,235.00	26,783,272.00	35,758,693.90
Gastos Administrativos	18,924,500.00	5,216,712.00	10,851,567.86	16,725,421.00	22,179,582.00
Gastos Generales	4,606,358.75	1,087,256.04	2,423,809.40	3,561,597.50	4,923,928.90
G. de Depreciación	3,361,357.00	833,402.00	1,716,753.84	2,622,230.00	3,649,733.00
Otros Gastos	3,996,759.25	1,352,675.17	2,499,103.90	3,874,023.50	5,005,450.00
UTILIDADES ANTES DE PROVISIONES	20,096,576.00	9,020,034.32	9,577,085.54	17,611,808.50	23,777,132.18
CUENTAS MALAS	9,102,020.00	4,475,249.00	6,126,549.00	9,490,791.00	28,382,551.00



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UTILIDAD DEL PERIODO	10,994,556.00	4,544,785.32	3,450,536.54	8,121,017.50	-4,605,418.82