



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

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	84,170,767.83	19,644,581.82	39,988,994.01	60,608,424.16	79,914,196.88
Préstamos	69,918,211.31	16,541,208.34	33,951,497.12	51,272,192.33	67,533,144.56
Depósitos	8,920,135.60	1,762,061.26	3,064,374.73	4,286,881.94	5,269,303.35
Inversiones	5,332,420.92	1,341,312.22	2,973,122.16	5,049,349.89	7,111,748.97
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	45,142,943.99	11,806,831.05	23,762,827.88	35,931,843.50	48,201,855.61
Intereses Pagados	43,458,998.66	11,347,514.67	22,856,543.07	34,509,513.75	46,232,174.87
Comisiones	1,683,945.33	459,316.38	906,284.81	1,422,329.75	1,969,680.74
INGRESO NETO DE INTERESES	39,027,823.84	7,837,750.77	16,226,166.13	24,676,580.66	31,712,341.27
OTROS INGRESOS	19,666,292.79	5,457,904.60	10,502,759.59	14,775,119.12	25,772,076.31
Comisiones	4,081,051.10	1,065,549.75	2,852,977.86	4,152,965.56	5,850,222.08
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	15,585,241.69	4,392,354.85	7,649,781.73	10,622,153.56	19,921,854.23
INGRESOS DE OPERACIONES	58,694,116.63	13,295,655.37	26,728,925.72	39,451,699.78	57,484,417.58
EGRESOS GENERALES	34,888,571.07	8,718,247.61	17,934,672.67	27,187,354.16	37,275,301.32
Gastos Administrativos	21,289,946.86	5,337,490.65	10,842,315.98	16,544,741.35	22,748,675.15
Gastos Generales	5,419,850.08	1,409,475.52	2,857,888.13	4,278,966.11	5,944,050.07
G. de Depreciación	3,398,149.91	882,547.89	1,776,298.34	2,683,406.18	3,573,334.83
Otros Gastos	4,780,624.22	1,088,733.55	2,458,170.22	3,680,240.52	5,009,241.27
UTILIDADES ANTES DE PROVISIONES	23,805,545.56	4,577,407.76	8,794,253.05	12,264,345.62	20,209,116.26
CUENTAS MALAS	3,871,255.28	93,389.29	180,887.51	200,000.00	-614,379.53



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

Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	19,934,290.28	4,484,018.47	8,613,365.54	12,064,345.62	20,823,495.79