



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	79,914,196.88	18,687,933.01	38,613,369.01	58,174,114.49	78,218,909.24
Préstamos	67,533,144.56	16,428,384.48	34,120,662.92	51,439,575.99	69,216,083.07
Depósitos	5,269,303.35	347,281.03	585,502.81	800,435.15	983,847.80
Inversiones	7,111,748.97	1,912,267.50	3,907,203.28	5,934,103.35	8,018,978.37
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	48,201,855.61	11,942,750.52	24,352,295.91	36,782,258.45	49,066,279.13
Intereses Pagados	46,232,174.87	11,392,078.69	23,203,990.85	34,975,066.87	46,505,650.07
Comisiones	1,969,680.74	550,671.83	1,148,305.06	1,807,191.58	2,560,629.06
INGRESO NETO DE INTERESES	31,712,341.27	6,745,182.49	14,261,073.10	21,391,856.04	29,152,630.11
OTROS INGRESOS	25,772,076.31	4,034,399.35	8,222,815.63	12,572,592.97	21,246,158.67
Comisiones	5,850,222.08	1,291,463.78	2,701,541.49	3,935,379.06	5,445,124.93
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	19,921,854.23	2,742,935.57	5,521,274.14	8,637,213.91	15,801,033.74
INGRESOS DE OPERACIONES	57,484,417.58	10,779,581.84	22,483,888.73	33,964,449.01	50,398,788.78
EGRESOS GENERALES	37,275,301.32	9,500,795.97	18,743,701.48	27,759,048.14	38,448,798.09
Gastos Administrativos	22,748,675.15	6,101,121.60	11,839,570.11	17,678,823.62	23,871,742.65
Gastos Generales	5,944,050.07	1,412,179.82	2,827,278.13	4,032,949.99	5,408,363.75
G. de Depreciación	3,573,334.83	825,539.46	1,610,183.73	2,393,179.58	3,160,813.51
Otros Gastos	5,009,241.27	1,161,955.09	2,466,669.51	3,654,094.95	6,007,878.18
UTILIDADES ANTES DE PROVISIONES	20,209,116.26	1,278,785.87	3,740,187.25	6,205,400.87	11,949,990.69
CUENTAS MALAS	-614,379.53	72,493.52	225,946.28	345,946.28	4,285,054.64



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	20,823,495.79	1,206,292.35	3,514,240.97	5,859,454.59	7,664,936.05