

**Caja de Ahorros**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Balboas )**

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	91,600,674.06	24,938,481.71	50,393,965.30	76,232,434.08	103,578,743.31
PRESTAMOS	82,920,059.15	22,271,601.63	44,104,700.87	66,548,276.55	90,255,135.60
DEPOSITOS	426,529.53	171,851.64	407,907.48	654,330.18	825,738.73
INVERSIONES	8,254,085.38	2,495,028.44	5,881,356.95	9,029,827.35	12,497,868.98
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	51,685,348.23	13,385,678.36	27,346,570.65	41,444,351.91	55,858,039.65
INTERESES PAGADOS	47,711,583.61	12,116,309.80	24,672,186.90	37,368,555.35	50,155,754.66
COMISIONES	3,973,764.62	1,269,368.56	2,674,383.75	4,075,796.56	5,702,284.99
INGRESO NETO DE INTERESES	39,915,325.83	11,552,803.35	23,047,394.65	34,788,082.17	47,720,703.66
OTROS INGRESOS	32,919,867.35	8,010,106.43	15,821,057.88	21,927,122.30	30,766,651.84
COMISIONES	8,153,255.56	1,944,372.63	4,266,923.07	6,584,067.59	9,305,118.54
OPERACIONES 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	24,766,611.79	6,065,733.80	11,554,134.81	15,343,054.71	21,461,533.30
INGRESOS DE OPERACIONES	72,835,193.18	19,562,909.78	38,868,452.53	56,715,204.47	78,487,355.50
EGRESOS GENERALES	48,678,269.96	12,016,135.95	23,960,396.01	36,790,236.93	51,506,474.84
GASTOS ADMINISTRATIVOS	28,476,352.24	7,292,848.94	14,070,382.77	21,567,714.12	30,304,114.86
GASTOS GENERALES	8,875,109.80	2,110,384.70	4,375,271.85	6,620,358.91	9,179,368.11
GASTOS DE DEPRECIACION	4,077,500.20	1,223,540.61	2,467,071.98	3,816,324.47	5,307,678.13
OTROS GASTOS	7,249,307.72	1,389,361.70	3,047,669.41	4,785,839.43	6,715,313.74
UTILIDADES ANTES DE PROVISIONES	24,156,923.22	7,546,773.83	14,908,056.52	19,924,967.54	26,980,880.66
CUENTAS MALAS	647,714.75	(136,775.89)	(149,353.56)	(176,403.86)	(244,386.49)
UTILIDAD DEL PERIODO	23,509,208.47	7,683,549.72	15,057,410.08	20,101,371.40	27,225,267.15