

**CAJA DE AHORROS  
ESTADO DE RESULTADO  
DE DICIEMBRE 2021 A DICIEMBRE 2022  
( En Miles de Balboas)**

	2021	2022												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	226,201.29	19,030.83	16,893.44	17,734.48	17,406.88	22,908.14	22,567.04	21,395.23	21,178.26	21,453.21	22,665.07	22,728.38	24,313.55	250,274.51
Préstamos	202,538.00	16,900.83	14,798.16	15,534.35	14,988.23	20,197.96	19,678.31	18,311.42	17,942.87	18,137.33	19,249.17	19,173.18	19,276.89	214,188.71
Depósitos	905.00	66.53	59.53	86.35	106.09	148.42	232.74	284.25	324.29	417.60	445.04	617.39	1,981.15	4,769.36
Inversiones	22,122.95	1,964.68	1,907.76	1,959.20	2,177.01	2,405.77	2,521.08	2,658.33	2,737.56	2,758.33	2,812.48	2,783.43	2,865.83	29,551.45
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
Otros Ingresos	635.34	98.79	127.99	154.59	135.54	155.99	134.90	141.23	173.55	139.96	158.38	154.38	189.69	1,764.99
Egresos de Operaciones	133,972.26	11,700.10	10,837.22	11,636.35	11,338.00	11,890.29	11,613.91	12,073.01	12,619.82	12,192.32	12,940.23	13,023.73	15,247.74	147,112.72
Intereses Pagados	122,779.90	10,754.84	9,691.23	10,745.61	10,328.49	10,844.31	10,573.17	11,079.04	11,237.28	11,223.71	11,888.82	11,882.36	13,932.97	134,181.83
Comisiones	11,192.36	945.26	1,145.99	890.74	1,009.51	1,045.98	1,040.75	993.97	1,382.53	968.60	1,051.41	1,141.37	1,314.78	12,930.89
Ingreso Neto de Intereses	92,229.04	7,330.73	6,056.22	6,098.13	6,068.88	11,017.86	10,953.13	9,322.21	8,558.44	9,260.90	9,724.84	9,704.64	9,065.81	103,161.79
Otros Ingresos	46,265.93	3,494.11	3,138.03	3,745.46	3,668.94	3,539.14	3,465.64	3,249.19	6,176.27	4,234.33	3,872.28	3,563.01	5,516.22	47,662.61
Comisiones	29,149.12	2,452.37	2,416.46	2,865.06	2,746.09	2,660.05	2,679.09	2,495.28	5,361.85	3,375.11	3,026.19	2,654.77	3,755.48	36,487.79
Operaciones con Divisas	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
Dividendos	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	17,116.80	1,041.74	721.57	880.40	922.85	879.09	786.55	753.91	814.42	859.22	846.09	908.24	1,760.74	11,174.82
Ingresos de Operaciones	138,494.96	10,824.84	9,194.24	9,843.59	9,737.82	14,557.00	14,418.77	12,571.40	14,734.71	13,495.23	13,597.12	13,267.65	14,582.03	150,824.40
Egresos Generales	92,235.68	7,018.69	7,712.31	7,715.81	7,795.08	7,940.48	7,964.08	8,593.57	8,373.67	8,557.83	9,272.05	9,499.73	10,361.08	100,804.37
Gastos Administrativos	63,410.35	4,948.37	5,393.58	5,276.10	5,369.09	5,421.77	5,343.29	6,078.40	5,713.83	5,581.57	6,044.06	6,567.00	7,360.64	69,097.68
Gastos Generales	21,232.97	1,391.70	1,653.51	1,747.86	1,763.89	1,803.84	1,783.06	1,805.50	1,944.61	2,143.78	2,382.42	2,193.34	2,270.20	22,883.70
Gastos de Depreciación	7,563.74	662.64	665.00	655.43	662.10	697.78	837.74	709.67	713.09	721.87	729.79	730.93	721.88	8,507.92
Otros Gastos	28.62	15.99	0.23	36.41	0.00	17.09	0.00	0.00	2.13	110.61	115.79	8.46	8.37	315.07
Utilidad antes de Provisiones	46,259.28	3,806.14	1,481.94	2,127.78	1,942.74	6,616.52	6,454.69	3,977.83	6,361.04	4,937.40	4,325.07	3,767.93	4,220.95	50,020.04
Provisiones por Cuentas Malas	32,605.09	3,070.85	1,883.93	2,299.40	3,183.26	1,197.00	2,202.22	2,122.82	2,380.93	4,161.24	3,136.40	1,922.57	5,162.73	32,723.35
Utilidad del Periodo	13,654.20	735.29	(401.99)	(171.61)	(1,240.53)	5,419.52	4,252.47	1,855.02	3,980.12	776.16	1,188.67	1,845.36	(941.78)	17,296.68