

**CAJA DE AHORROS  
ESTADO DE RESULTADO  
DE DICIEMBRE 2022 A DICIEMBRE 2023  
( En Miles de Balboas)**

	2022	2023												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	250,274.51	27,929.93	23,838.77	25,362.23	24,032.48	27,086.89	26,278.89	28,152.68	29,589.25	33,235.01	29,055.13	28,479.45	28,804.86	331,845.58
Préstamos	214,188.71	21,550.09	17,761.77	19,793.09	16,836.84	18,973.05	19,866.04	20,971.10	21,621.07	25,105.95	21,739.24	21,370.76	21,921.04	247,510.05
Depósitos	4,769.36	3,451.94	3,102.58	2,375.21	4,013.65	4,649.16	2,785.15	3,545.31	4,130.57	3,899.28	3,193.50	3,085.18	2,597.75	40,829.28
Inversiones	29,551.45	2,788.02	2,691.25	2,934.60	2,941.96	3,088.16	3,336.44	3,358.83	3,581.43	3,990.40	3,835.89	3,824.93	4,042.45	40,414.34
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	1,764.99	139.88	283.17	259.34	240.02	376.53	291.25	277.44	256.17	239.39	286.50	198.58	243.62	3,091.90
Egresos de Operaciones	147,112.72	16,176.10	14,487.34	16,194.15	18,208.13	18,422.48	16,649.52	19,334.31	19,832.98	19,253.10	20,147.78	19,360.74	20,881.17	218,947.80
Intereses Pagados	134,181.83	14,805.90	13,534.48	15,022.41	17,262.20	16,770.17	15,534.27	18,004.43	18,565.57	18,100.34	18,576.88	18,143.40	19,348.24	203,668.28
Comisiones	12,930.89	1,370.21	952.86	1,171.74	945.93	1,652.31	1,115.26	1,329.88	1,267.41	1,152.76	1,570.90	1,217.34	1,532.92	15,279.52
Ingreso Neto de Intereses	103,161.79	11,753.82	9,351.43	9,168.08	5,824.35	8,664.41	9,629.37	8,818.37	9,756.27	13,981.92	8,907.35	9,118.71	7,923.69	112,897.77
Otros Ingresos	47,662.61	4,012.39	3,870.38	5,342.40	4,172.69	4,752.51	3,883.26	3,752.68	7,247.41	4,154.33	4,158.02	4,603.24	4,285.95	54,235.26
Comisiones	36,487.79	3,046.79	2,759.27	3,975.35	3,227.30	3,148.73	2,851.99	2,891.78	3,349.35	2,875.44	3,301.26	3,005.20	3,310.78	37,743.23
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	11,174.82	965.59	1,111.11	1,367.06	945.39	1,603.78	1,031.27	860.90	3,898.06	1,278.89	856.76	1,598.04	975.17	16,492.03
Ingresos de Operaciones	150,824.40	15,766.21	13,221.81	14,510.49	9,997.04	13,416.92	13,512.63	12,571.05	17,003.68	18,136.24	13,065.37	13,721.95	12,209.64	167,133.03
Egresos Generales	100,804.37	7,424.86	7,502.72	8,271.68	8,566.24	9,139.53	8,422.80	8,833.71	9,579.51	9,874.84	10,101.64	10,807.31	11,985.45	110,510.28
Gastos Administrativos	69,097.68	5,419.06	5,492.02	5,673.49	6,085.82	5,942.55	5,877.30	5,920.95	6,859.77	6,522.30	7,264.56	7,432.02	7,617.62	76,107.46
Gastos Generales	22,883.70	1,224.07	1,265.92	1,838.09	1,734.07	2,413.73	1,777.10	1,937.89	1,867.74	2,588.85	2,052.17	2,299.40	3,538.82	24,537.84
Gastos de Depreciación	8,507.92	735.92	735.94	735.06	740.52	755.37	755.98	765.96	754.73	756.05	763.27	781.01	829.01	9,108.83
Otros Gastos	315.07	45.80	8.84	25.03	5.83	27.88	12.42	208.91	97.27	7.64	21.64	294.89	0.00	756.15
Utilidad antes de Provisiones	50,020.04	8,341.35	5,719.09	6,238.81	1,430.80	4,277.39	5,089.83	3,737.34	7,424.17	8,261.40	2,963.73	2,914.63	224.19	56,622.75
Provisiones por Cuentas Malas	32,723.35	2,657.29	1,376.35	3,455.92	990.78	1,659.56	1,448.82	1,833.81	2,084.09	3,159.74	2,359.79	1,841.93	122.06	22,990.13
Utilidad del Periodo	17,296.68	5,684.06	4,342.74	2,782.89	440.02	2,617.83	3,641.01	1,903.53	5,340.09	5,101.66	603.95	1,072.71	102.14	33,632.62