

**CAJA DE AHORROS  
ESTADO DE RESULTADO  
DE DICIEMBRE 2023 A DICIEMBRE 2024  
( En Miles de Balboas)**

	2023	2024												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	331,845.58	28,451.00	27,509.89	28,281.52	29,174.11	31,267.98	29,573.16	30,745.69	30,425.46	30,003.77	30,558.70	29,947.37	32,409.70	358,348.36
Préstamos	247,510.05	22,404.86	21,719.29	22,926.57	21,965.40	22,504.70	21,104.89	23,121.07	22,903.06	22,787.45	23,467.00	22,762.24	24,868.04	272,534.56
Depósitos	40,829.28	1,926.55	1,750.34	1,116.21	2,610.34	3,483.77	3,236.36	2,476.77	2,345.05	1,903.97	1,786.65	1,681.28	1,932.04	26,249.33
Inversiones	40,414.34	3,878.64	3,794.99	4,000.32	4,290.98	5,047.54	5,092.54	4,969.11	4,985.38	5,145.86	5,076.54	5,055.75	5,350.97	56,688.63
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	3,091.90	240.95	245.27	238.41	307.39	231.97	139.38	178.75	191.97	166.49	228.51	448.11	258.65	2,875.84
Egresos de Operaciones	218,947.80	20,371.52	19,265.65	20,574.18	21,605.31	22,608.68	20,783.40	22,110.28	22,155.82	21,363.51	22,672.86	22,391.93	23,355.29	259,258.43
Intereses Pagados	203,668.28	18,739.34	17,856.06	19,285.13	19,834.80	21,045.00	19,487.13	20,195.96	20,841.65	20,064.37	20,900.72	20,867.65	22,047.45	241,165.26
Comisiones	15,279.52	1,632.18	1,409.60	1,289.05	1,770.51	1,563.67	1,296.27	1,914.32	1,314.17	1,299.14	1,772.14	1,524.28	1,307.83	18,093.17
Ingreso Neto de Intereses	112,897.77	8,079.48	8,244.24	7,707.34	7,568.80	8,659.30	8,789.76	8,635.41	8,269.63	8,640.27	7,885.84	7,555.44	9,054.42	99,089.93
Otros Ingresos	54,235.26	4,434.89	3,934.37	4,122.40	4,633.12	4,553.95	5,186.12	8,092.69	4,539.83	4,125.16	5,227.67	4,197.74	5,130.18	58,178.12
Comisiones	37,743.23	3,423.03	2,873.07	3,185.62	3,602.54	3,646.16	4,130.36	3,922.67	3,322.15	3,172.54	3,966.21	3,454.57	4,023.85	42,722.77
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	16,492.03	1,011.87	1,061.30	936.78	1,030.58	907.79	1,055.76	4,170.01	1,217.68	952.61	1,261.47	743.17	1,106.33	15,455.35
Ingresos de Operaciones	167,133.03	12,514.37	12,178.61	11,829.74	12,201.92	13,213.25	13,975.88	16,728.10	12,809.46	12,765.42	13,113.51	11,753.18	14,184.60	157,268.04
Egresos Generales	110,510.28	8,522.34	8,558.43	8,885.36	9,507.06	9,224.68	8,575.28	9,524.11	8,514.87	9,626.71	9,855.53	11,680.08	13,281.66	115,756.10
Gastos Administrativos	76,107.46	5,936.04	6,305.67	6,227.72	6,629.27	6,199.75	6,103.30	7,341.31	6,288.58	6,879.01	7,166.90	8,099.49	7,971.43	81,148.45
Gastos Generales	24,537.84	1,770.49	1,454.03	1,840.19	2,032.35	2,121.57	1,572.13	1,311.07	1,333.28	1,859.89	1,743.18	2,590.68	4,370.03	23,998.88
Gastos de Depreciación	9,108.83	792.98	795.71	811.86	814.32	892.54	883.75	848.58	892.94	887.81	917.80	906.37	910.03	10,354.68
Otros Gastos	756.15	22.83	3.02	5.59	31.13	10.82	16.10	23.16	0.07	0.00	27.65	83.54	30.18	254.09
Utilidad antes de Provisiones	56,622.75	3,992.03	3,620.18	2,944.39	2,694.86	3,988.57	5,400.60	7,203.99	4,294.59	3,138.71	3,257.98	73.10	902.94	41,511.94
Provisiones por Cuentas Malas	22,990.13	743.90	(2,176.10)	1,070.42	1,401.57	(105.46)	1,361.20	590.64	1,465.91	75.20	480.58	503.69	1,430.74	6,842.28
Utilidad del Periodo	33,632.62	3,248.13	5,796.28	1,873.97	1,293.29	4,094.03	4,039.40	6,613.35	2,828.68	3,063.52	2,777.40	(430.59)	(527.79)	34,669.66