



Fecha: 9 de Noviembre de 2006

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

Descripcion	2004		2005			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
INGRESO POR INTERESES	79,834,338.00	18,712,749.00	34,877,950.00	53,571,095.00	71,434,971.00	
Préstamos	64,096,149.00	14,835,375.00	27,153,841.00	42,212,084.00	56,424,250.00	
Depósitos	3,488,988.00	935,161.00	2,185,767.00	3,677,151.00	5,481,189.00	
Inversiones	12,249,201.00	2,942,213.00	5,538,342.00	7,681,860.00	9,529,532.00	
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	41,572,287.92	10,619,369.26	21,066,832.00	31,597,012.00	42,239,340.00	
Intereses Pagados	40,275,099.92	10,306,509.26	20,451,788.00	30,679,040.00	40,972,635.00	
Comisiones	1,297,188.00	312,860.00	615,044.00	917,972.00	1,266,705.00	
INGRESO NETO DE INTERESES	38,262,050.08	8,093,379.74	13,811,118.00	21,974,083.00	29,195,631.00	
OTROS INGRESOS	21,273,774.00	2,821,303.00	7,722,239.00	12,283,210.00	16,141,455.00	
Comisiones	7,929,771.00	1,386,051.00	2,805,232.00	4,338,485.00	2,314,427.00	
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	13,344,003.00	1,435,252.00	4,917,007.00	7,944,725.00	13,827,028.00	
INGRESOS DE OPERACIONES	59,535,824.08	10,914,682.74	21,533,357.00	34,257,293.00	45,337,086.00	
EGRESOS GENERALES	35,758,692.04	8,997,110.98	18,083,951.00	26,154,298.00	35,817,852.00	
Gastos Administrativos	22,179,582.00	5,592,150.00	11,119,436.00	16,578,457.00	22,025,114.00	
Gastos Generales	4,923,928.43	1,091,225.13	2,513,108.50	3,151,970.14	5,459,046.28	
G. de Depreciación	3,649,733.00	1,032,507.00	2,038,976.00	2,921,605.00	3,697,550.00	
Otros Gastos	5,005,448.61	1,281,228.85	2,412,430.50	3,502,265.86	4,636,141.72	
UTILIDADES ANTES DE PROVISIONES	23,777,132.04	1,917,571.76	3,449,406.00	8,102,995.00	9,519,234.00	
CUENTAS MALAS	28,382,551.00	2,094,024.00	1,988,527.00	2,046,581.00	2,368,564.00	



Fecha: 9 de Noviembre de 2006

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

Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	-4,605,418.96	-176,452.24	1,460,879.00	6,056,414.00	7,150,670.00