



Caja de Ahorros
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-5,995,104.98	-3.90	153,883,105.99	161,622,825.59	138,660,915.78	146,914,221.76	178,192,726.34	171,337,514.31	152,307,985.07	165,362,525.21	164,608,828.51	165,764,825.14	173,011,454.73	165,821,642.25	147,888,001.01
Depositos Locales en Bancos	-9,366,261.30	-6.49	144,246,055.99	147,745,302.14	127,305,125.94	136,487,297.49	166,270,272.20	161,845,879.88	140,390,186.07	155,949,181.92	154,129,154.99	151,303,169.68	159,353,102.40	149,730,517.01	134,879,794.69
A la Vista	468,325.87	8.26	5,666,780.32	5,934,257.95	5,296,284.00	6,296,740.28	5,076,675.04	6,352,645.14	5,911,040.07	5,123,100.82	5,354,665.42	4,862,880.79	4,712,350.62	4,696,657.46	6,135,106.19
A Plazo	-9,834,587.17	-7.10	138,579,275.67	141,811,044.19	122,008,841.94	130,190,557.21	161,193,597.16	155,493,234.74	134,479,146.00	150,826,081.10	148,774,489.57	146,440,288.89	154,640,751.78	145,033,859.55	128,744,688.50
Depositos Extranjeros en Bancos	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	0.00
A la Vista	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	0.00
A Plazo	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	0.00
Menos Provisiones	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	0.00
Locales	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	0.00
Extranjero	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	0.00
Otros	3,371,156.32	34.98	9,637,050.00	13,877,523.45	11,355,789.84	10,426,924.27	11,922,454.14	9,491,634.43	11,917,799.00	9,413,343.29	10,479,673.52	14,461,655.46	13,658,352.33	16,091,125.24	13,008,206.32
CARTERA CREDITICIA	171,780,308.66	33.08	519,222,508.92	618,982,730.43	633,627,677.04	646,960,284.16	654,964,730.69	671,486,218.53	687,612,889.14	689,850,704.17	705,937,946.17	706,442,871.87	703,143,645.12	701,165,577.37	691,002,817.58
Locales	190,575,991.38	34.80	547,669,396.92	647,130,596.04	662,253,092.22	678,006,080.16	685,960,583.77	702,513,675.38	721,416,832.82	723,709,505.04	740,210,736.67	740,657,176.49	737,003,236.77	734,907,617.39	738,245,388.30
Extranjero	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	0.00
Menos Provisiones	18,795,682.72	66.07	28,446,888.00	28,147,865.61	28,625,415.18	31,045,796.00	30,995,853.08	31,027,456.85	33,803,943.68	33,858,800.87	34,272,790.50	34,214,304.62	33,859,591.65	33,742,040.02	47,242,570.72
Locales	18,795,682.72	66.07	28,446,888.00	28,147,865.61	28,625,415.18	31,045,796.00	30,995,853.08	31,027,456.85	33,803,943.68	33,858,800.87	34,272,790.50	34,214,304.62	33,859,591.65	33,742,040.02	47,242,570.72
Extranjero	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	0.00
INVERSIONES EN VALORES	6,893,063.64	4.48	153,786,441.36	147,913,105.52	147,099,250.34	152,363,669.00	143,227,218.89	138,119,385.94	140,035,127.36	149,732,287.39	145,823,995.01	157,664,203.59	158,429,104.60	159,988,848.28	160,679,505.00
Locales	6,893,063.64	4.48	153,786,441.36	147,913,105.52	147,099,250.34	152,363,669.00	143,227,218.89	138,119,385.94	140,035,127.36	149,732,287.39	145,823,995.01	157,664,203.59	158,429,104.60	159,988,848.28	160,679,505.00
Extranjero	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	0.00
Menos Provisiones	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	0.00
Locales	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	0.00
Extranjero	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	0.00
OTROS ACTIVOS	-82,373,434.80	-45.99	179,096,164.93	88,590,973.55	95,352,424.25	89,662,468.18	93,526,300.90	95,350,337.39	98,199,775.82	91,946,535.35	93,722,351.51	94,386,442.07	94,977,753.59	92,958,385.40	96,722,730.13
Locales	-82,373,434.80	-45.99	179,096,164.93	88,590,973.55	95,352,424.25	89,662,468.18	93,526,300.90	95,350,337.39	98,199,775.82	91,946,535.35	93,722,351.51	94,386,442.07	94,977,753.59	92,958,385.40	96,722,730.13
Extranjero	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	0.00
TOTAL DE ACTIVOS	90,304,832.52	8.98	1,005,988,221.20	1,017,109,635.09	1,014,740,267.41	1,035,900,643.10	1,069,910,976.82	1,076,293,456.17	1,078,155,777.39	1,096,892,052.12	1,110,093,121.20	1,124,258,342.67	1,129,561,958.04	1,119,934,453.30	1,096,293,053.72
DEPOSITOS	-30,223,795.16	-4.30	702,074,440.78	714,110,247.76	690,227,225.03	681,316,282.53	673,582,930.03	681,643,280.90	681,416,953.67	684,354,714.73	683,315,411.09	689,436,783.87	691,494,993.42	681,253,305.00	671,850,645.62
Locales	-30,223,795.16	-4.30	702,074,440.78	714,110,247.76	690,227,225.03	681,316,282.53	673,582,930.03	681,643,280.90	681,416,953.67	684,354,714.73	683,315,411.09	689,436,783.87	691,494,993.42	681,253,305.00	671,850,645.62
Oficiales	-16,125,000.00	-7.83	205,903,664.41	205,903,664.41	187,903,664.41	192,903,664.41	182,903,664.41	182,903,664.41	182,903,664.41	179,778,664.41	179,778,664.41	189,778,664.41	189,778,664.41	189,778,664.41	189,778,664.41
De Particulares	-6,978,795.16	-1.45	479,674,378.80	485,710,185.78	486,827,163.05	480,036,220.55	485,302,868.05	493,363,218.92	495,136,891.69	495,199,652.75	498,160,349.11	494,281,721.89	491,339,931.44	481,098,243.02	472,695,583.64
A la Vista	5,411,830.95	27.23	19,877,788.19	20,401,558.41	21,529,144.37	20,895,180.79	21,554,293.87	23,185,890.60	24,371,783.92	32,753,881.59	29,975,259.93	27,545,067.82	27,025,053.07	23,529,460.51	25,289,619.14
A Plazo	-11,887,925.69	-7.40	160,725,176.28	165,657,565.90	164,928,150.15	159,156,663.01	160,740,577.83	163,691,081.88	155,986,126.83	159,404,662.85	160,835,770.19	158,124,920.00	165,495,103.79	165,709,709.53	148,837,250.59
De Ahorros	-502,700.42	-0.17	299,071,414.33	299,651,061.47	300,369,868.53	299,984,376.75	303,007,996.35	306,486,246.44	314,778,980.94	303,041,108.31	307,349,318.99	308,611,734.07	298,819,774.58	291,859,072.98	298,568,713.91
De Bancos	-7,120,000.00	-43.16	16,496,397.57	22,496,397.57	15,496,397.57	8,376,397.57	5,376,397.57	5,376,397.57	3,376,397.57	9,376,397.57	5,376,397.57	5,376,397.57	10,376,397.57	10,376,397.57	9,376,397.57
A la Vista	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	0.00
A Plazo	-7,120,000.00	-43.16	16,496,397.57	22,496,397.57	15,496,397.57	8,376,397.57	5,376,397.57	5,376,397.57	3,376,397.57	9,376,397.57	5,376,397.57	5,376,397.57	10,376,397.57	10,376,397.57	9,376,397.57
Extranjero	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	0.00
Oficiales	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	0.00
De Particulares	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	0.00



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Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	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	0.00
A Plazo	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	0.00
De Ahorro	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	0.00
De Bancos	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	0.00
A la Vista	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	0.00
A Plazo	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	0.00
OBLIGACIONES	129,409,935.38	90.19	143,481,091.07	143,298,596.71	163,501,927.23	189,246,814.59	241,394,021.33	241,048,909.17	243,463,997.51	257,546,523.61	266,641,731.01	270,617,029.16	272,198,321.99	270,500,152.25	272,891,026.45
Locales	129,409,935.38	90.19	143,481,091.07	143,298,596.71	163,501,927.23	189,246,814.59	241,394,021.33	241,048,909.17	243,463,997.51	257,546,523.61	266,641,731.01	270,617,029.16	272,198,321.99	270,500,152.25	272,891,026.45
Extranjero	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	0.00
OTROS PASIVOS	-5,846,944.42	-20.58	28,414,613.35	26,467,345.78	28,388,378.34	29,156,275.30	27,521,548.26	30,316,272.27	30,369,943.19	28,330,523.42	29,436,131.29	28,679,299.90	28,740,898.03	28,744,276.05	22,567,668.93
Locales	-5,846,944.42	-20.58	28,414,613.35	26,467,345.78	28,388,378.34	29,156,275.30	27,521,548.26	30,316,272.27	30,369,943.19	28,330,523.42	29,436,131.29	28,679,299.90	28,740,898.03	28,744,276.05	22,567,668.93
Extranjero	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	0.00
PATRIMONIO	-3,034,363.28	-2.30	132,018,076.00	133,233,444.84	132,622,736.81	136,181,271.02	127,412,477.24	123,284,993.82	122,904,883.40	126,660,291.21	130,699,847.93	135,525,229.74	137,127,745.39	139,436,720.00	128,983,712.72
Capital	-32,986,611.41	-28.44	115,997,490.20	115,997,490.69	115,997,490.69	126,992,046.99	126,992,045.99	126,992,045.99	126,992,045.99	126,992,045.99	126,992,045.99	126,992,045.99	126,992,045.99	126,992,045.99	83,010,878.79
Reservas de Capital	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	0.00
Otras Reservas	45,552,223.81	906.33	5,026,028.94	190,217.25	-590,670.19	4,707,597.22	-4,390,740.52	-9,476,483.40	-7,568,467.44	-4,560,484.63	-1,751,242.96	412,165.85	305,866.94	1,880,034.22	50,578,252.75
Utilidad de Periodos Anteriores	0.00	0.00	0.00	11,568,941.27	11,078,966.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	-15,599,975.68	-141.89	10,994,556.86	5,476,795.63	6,136,950.18	4,481,626.81	4,811,171.77	5,769,431.23	3,481,304.85	4,228,729.85	5,459,044.90	8,121,017.90	9,829,832.46	10,564,639.79	-4,605,418.82
Ganancia o Perdida en Valores Disponible para la Venta	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	0.00
Deuda Subordinada	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	0.00
PASIVO Y PATRIMONIO	90,304,832.52	8.98	1,005,988,221.20	1,017,109,635.09	1,014,740,267.41	1,035,900,643.44	1,069,910,976.86	1,076,293,456.16	1,078,155,777.77	1,096,892,052.97	1,110,093,121.32	1,124,258,342.67	1,129,561,958.83	1,119,934,453.30	1,096,293,053.72