



Caja de Ahorros
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	45,149,563.67	30.53	147,888,001.01	138,485,921.17	134,204,786.21	144,326,015.11	134,063,763.82	162,811,001.04	158,511,517.01	155,781,403.12	183,348,882.48	186,684,607.80	185,638,066.92	186,446,770.38	193,037,564.68
Depositos Locales en Bancos	44,060,292.62	32.67	134,879,794.69	127,901,433.99	123,754,379.86	130,009,780.38	120,538,346.69	150,252,324.94	146,016,321.36	143,494,322.03	169,673,270.48	174,106,589.64	173,062,679.44	165,471,063.03	178,940,087.31
A la Vista	-792,630.58	-12.92	6,135,106.19	4,179,487.35	4,231,219.48	4,638,928.23	4,924,008.46	4,644,014.76	6,200,878.34	4,875,405.71	6,940,482.82	4,040,147.80	3,312,823.98	6,834,524.15	5,342,475.61
A Plazo	44,852,923.20	34.84	128,744,688.50	123,721,946.64	119,523,160.38	125,370,852.15	115,614,338.23	145,608,310.18	139,815,443.02	138,618,916.32	162,732,787.66	170,066,441.84	169,749,855.46	158,636,538.88	173,597,611.70
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	1,089,271.05	8.37	13,008,206.32	10,584,487.18	10,450,406.35	14,316,234.73	13,525,417.13	12,558,676.10	12,495,195.65	12,287,081.09	13,675,612.00	12,578,018.16	12,575,387.48	20,975,707.35	14,097,477.37
CARTERA CREDITICIA	24,514,920.64	3.54	691,892,817.58	688,842,227.48	688,250,841.36	680,807,826.20	683,822,430.82	688,334,147.66	689,367,083.30	695,056,658.41	697,287,782.96	707,813,780.68	713,500,711.21	716,057,529.60	716,407,738.22
Locales	21,606,036.93	2.93	738,245,388.30	737,971,260.65	737,594,926.46	729,262,413.21	732,144,785.46	736,285,505.81	737,611,135.34	743,404,535.81	745,601,265.14	756,030,446.81	761,678,350.09	760,041,430.67	759,851,425.23
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	-2,908,883.71	-6.28	46,352,570.72	49,129,033.17	49,344,085.10	48,454,587.01	48,322,354.64	47,951,358.15	48,244,052.04	48,347,877.40	48,313,482.18	48,216,666.13	48,177,638.88	43,983,901.07	43,443,687.01
Locales	-2,908,883.71	-6.28	46,352,570.72	49,129,033.17	49,344,085.10	48,454,587.01	48,322,354.64	47,951,358.15	48,244,052.04	48,347,877.40	48,313,482.18	48,216,666.13	48,177,638.88	43,983,901.07	43,443,687.01
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	-58,172,296.46	-36.20	160,679,505.00	161,472,303.50	157,903,866.66	150,402,783.39	157,295,622.21	131,563,681.80	133,334,589.48	128,873,174.55	115,854,817.32	104,848,818.66	100,384,374.49	100,944,838.26	102,507,208.54
Locales	-58,172,296.46	-36.20	160,679,505.00	161,472,303.50	157,903,866.66	150,402,783.39	157,295,622.21	131,563,681.80	133,334,589.48	128,873,174.55	115,854,817.32	104,848,818.66	100,384,374.49	100,944,838.26	102,507,208.54
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	6,044,166.50	6.31	95,832,730.13	99,318,226.88	99,329,688.05	100,068,459.05	99,357,343.32	98,453,561.15	98,327,461.04	99,940,769.27	99,859,573.87	101,091,386.01	99,112,398.46	98,748,901.06	101,876,896.63
Locales	6,044,166.50	6.31	95,832,730.13	99,318,226.88	99,329,688.05	100,068,459.05	99,357,343.32	98,453,561.15	98,327,461.04	99,940,769.27	99,859,573.87	101,091,386.01	99,112,398.46	98,748,901.06	101,876,896.63
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	17,536,354.35	1.60	1,096,293,053.72	1,088,118,679.03	1,079,689,182.28	1,075,605,083.75	1,074,539,160.17	1,081,162,391.65	1,079,540,650.83	1,079,652,005.35	1,096,351,056.63	1,100,438,593.15	1,098,635,551.08	1,102,198,039.30	1,113,829,408.07
DEPOSITOS	40,778,954.66	6.07	671,850,645.62	665,474,670.63	660,367,598.92	662,615,564.92	666,361,601.84	667,790,336.74	679,879,205.09	681,070,480.02	696,380,396.42	696,841,004.45	700,767,658.03	702,687,064.18	712,629,600.28
Locales	40,778,954.66	6.07	671,850,645.62	665,474,670.63	660,367,598.92	662,615,564.92	666,361,601.84	667,790,336.74	679,879,205.09	681,070,480.02	696,380,396.42	696,841,004.45	700,767,658.03	702,687,064.18	712,629,600.28
Oficiales	-6,250,000.00	-3.29	189,778,664.41	186,653,664.41	186,653,664.41	186,653,664.41	186,653,664.41	186,653,664.41	186,653,664.41	183,528,664.41	183,528,664.41	183,528,664.41	183,528,664.41	183,528,664.41	183,528,664.41
De Particulares	37,011,051.30	7.83	472,695,583.64	469,440,483.65	466,833,411.94	471,581,377.94	475,313,636.50	478,742,371.40	489,331,239.75	495,147,514.68	510,457,431.08	510,918,039.11	514,844,692.69	516,764,098.84	509,706,634.94
A la Vista	-4,435,394.90	-17.54	25,289,619.14	25,950,325.18	23,074,240.98	25,395,998.99	22,698,255.95	22,938,290.60	21,671,728.06	23,864,763.54	24,396,635.36	23,239,339.66	22,476,328.67	22,085,283.84	20,854,224.24
A Plazo	27,241,619.05	18.30	148,837,250.59	147,307,900.79	148,508,702.94	149,147,903.24	149,260,624.90	151,073,132.34	161,266,757.08	171,298,876.63	181,539,999.57	184,397,038.54	186,644,872.15	189,935,169.23	176,078,869.64
De Ahorros	14,204,827.15	4.76	298,568,713.91	296,182,257.68	295,250,468.02	297,037,475.71	303,354,755.65	304,730,948.46	306,392,754.61	299,983,874.51	304,520,796.15	303,281,660.91	305,723,491.87	304,743,645.77	312,773,541.06
De Bancos	10,017,903.36	106.84	9,376,397.57	9,380,522.57	6,880,522.57	4,380,522.57	4,394,300.93	2,394,300.93	3,894,300.93	2,394,300.93	2,394,300.93	2,394,300.93	2,394,300.93	2,394,300.93	19,394,300.93
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	10,017,903.36	106.84	9,376,397.57	9,380,522.57	6,880,522.57	4,380,522.57	4,394,300.93	2,394,300.93	3,894,300.93	2,394,300.93	2,394,300.93	2,394,300.93	2,394,300.93	2,394,300.93	19,394,300.93
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
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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(En Balboas)

Descripcion	2004		2005												
	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	-35,026,229.76	-12.84	272,891,026.45	273,282,061.15	268,444,830.57	268,335,446.32	257,975,311.12	256,090,358.39	241,635,631.92	241,380,238.91	239,917,538.98	239,845,363.95	238,988,055.12	237,020,063.00	237,864,796.69
Locales	-35,026,229.76	-12.84	272,891,026.45	273,282,061.15	268,444,830.57	268,335,446.32	257,975,311.12	256,090,358.39	241,635,631.92	241,380,238.91	239,917,538.98	239,845,363.95	238,988,055.12	237,020,063.00	237,864,796.69
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	1,350,111.62	5.98	22,567,669.15	21,253,306.26	21,613,057.06	22,540,653.74	21,039,029.08	23,375,365.30	23,206,784.88	21,193,768.74	23,180,440.81	24,108,258.47	23,166,803.89	25,203,142.66	23,917,780.77
Locales	1,350,111.62	5.98	22,567,669.15	21,253,306.26	21,613,057.06	22,540,653.74	21,039,029.08	23,375,365.30	23,206,784.88	21,193,768.74	23,180,440.81	24,108,258.47	23,166,803.89	25,203,142.66	23,917,780.77
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	10,433,517.83	8.09	128,983,712.50	128,108,640.98	129,263,695.73	122,113,418.77	129,163,218.25	133,906,331.22	134,819,028.94	136,007,517.72	136,872,680.42	139,643,966.28	135,713,034.04	137,287,769.46	139,417,230.33
Capital	-9,122,104.30	-10.99	83,010,878.79	82,792,045.99	83,010,877.79	83,010,877.79	83,010,877.79	83,010,877.79	83,010,878.79	83,010,877.79	83,010,877.79	83,010,877.79	78,405,458.75	78,405,458.75	73,888,774.49
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	-995,906.17	-1.97	50,578,252.75	51,602,950.01	51,762,804.61	43,884,412.07	44,200,000.00	44,200,000.00	44,200,000.00	44,200,000.00	44,200,000.00	44,200,000.00	44,200,000.00	44,200,000.00	49,582,346.58
Utilidad de Periodos Anteriores	0.00	0.00	0.00	-4,605,419.04	-4,605,419.04	-4,605,419.04	-4,605,419.04	-4,605,419.04	-4,605,419.04	-4,605,419.04	-4,605,419.04	-4,605,419.04	0.00	0.00	0.00
Utilidad de Periodo	11,746,265.84	-255.05	-4,605,419.04	-1,680,935.98	-904,567.63	-176,452.05	-83,686.79	2,355,428.28	1,460,879.41	2,037,344.83	3,765,514.57	6,056,413.99	6,518,900.09	7,481,039.19	7,140,846.80
Ganancia o Perdida en Valores Disponible para la Venta	8,805,262.46	0.00	0.00	0.00	0.00	0.00	6,641,446.29	8,945,444.19	10,752,689.78	11,364,714.14	10,501,707.10	10,982,093.54	6,588,675.20	7,201,271.52	8,805,262.46
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	17,536,354.35	1.60	1,096,293,053.72	1,088,118,679.02	1,079,689,182.28	1,075,605,083.75	1,074,539,160.29	1,081,162,391.65	1,079,540,650.83	1,079,652,005.39	1,096,351,056.63	1,100,438,593.15	1,098,635,551.08	1,102,198,039.30	1,113,829,408.07