



**Caja de Ahorros
ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 18

	2001		2002				2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	868,054.84	881,632.65	917,937.06	937,620.45	921,359.49	928,971.13	960,162.46	987,357.47	1,004,710.23	
3 Activos Líquidos	203,461.69	201,656.30	209,885.92	204,235.00	179,772.35	173,835.97	169,768.00	191,480.60	153,910.60	
4 Total de Préstamos	475,522.38	486,314.09	493,913.10	500,103.67	497,832.97	507,410.20	508,958.37	508,266.42	510,773.38	
5 Locales	475,522.38	486,314.09	493,913.10	500,103.67	497,832.97	507,410.20	508,958.37	508,266.42	510,773.38	
6 Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7 Total de Inversiones	116,899.22	119,227.21	120,287.20	124,807.99	133,977.98	133,977.64	143,398.77	141,839.10	153,786.44	
8 Total de Depósitos	573,763.39	586,040.04	615,880.03	632,539.53	622,551.06	659,097.54	712,481.00	693,981.83	702,072.32	
9 Locales	573,763.39	586,040.04	615,880.03	632,539.53	622,551.06	659,097.54	712,481.00	693,981.83	702,072.32	
10 Depósitos de Oficiales	138,833.66	138,833.66	138,833.66	138,833.66	138,833.66	163,833.66	213,833.66	205,903.66	205,903.66	
11 Depósitos de Particulares	408,576.69	424,349.27	451,198.22	477,856.69	481,228.68	480,267.48	491,150.94	485,581.77	479,672.26	
12 Depósitos de Bancos	26,353.03	22,857.10	25,848.15	15,849.17	2,488.72	14,996.40	7,496.40	2,496.40	16,496.40	
13 Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17 Patrimonio Total	110,051.86	112,752.92	114,395.02	111,884.77	115,975.15	119,953.20	120,819.08	121,715.68	132,592.46	
18 PROMEDIO (12 MESES)										
19 Total de Activos	868,054.84	881,632.65	917,937.06	937,620.45	894,707.16	905,301.89	939,049.76	962,488.96	963,034.86	
20 Activos Generadores de Ingresos	592,421.60	605,541.31	614,200.30	624,911.66	612,116.28	623,464.57	633,278.72	637,508.59	648,185.39	
21 Total de Prestamos	475,522.38	486,314.09	493,913.10	500,103.67	486,677.67	496,862.15	501,435.74	504,185.05	504,303.17	
22 Total de Inversiones	116,899.22	119,227.21	120,287.20	124,807.99	125,438.60	126,602.43	131,842.99	133,323.55	143,882.21	
23 Patrimonio Total	110,051.86	112,752.92	114,395.02	111,884.77	113,013.51	116,353.06	117,607.05	116,800.23	124,283.81	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	68,116.58	16,915.28	35,005.36	53,864.09	72,051.61	18,339.30	37,023.58	55,648.80	74,030.84	
26 Egreso de Operaciones	43,550.77	10,142.37	20,629.61	30,932.03	40,865.42	9,723.99	19,447.79	30,184.25	39,966.19	



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27 Ingreso Neto de Intereses	24,565.81	6,772.91	14,375.74	22,932.06	31,186.19	8,615.31	17,575.79	25,464.55	34,064.65			
28 Otros Ingresos	11,705.94	2,163.79	4,451.84	8,151.19	14,261.66	2,693.25	4,273.85	7,255.93	17,778.00			
29 Ingreso de Operaciones	36,271.74	8,936.70	18,827.58	31,083.25	45,447.85	11,308.56	21,849.63	32,720.48	51,842.64			
30 Egresos Generales	25,776.80	6,235.63	12,923.92	20,192.82	28,110.00	7,195.75	14,740.80	22,492.24	30,887.53			
31 Utilidad antes de Provisiones	10,494.95	2,701.06	5,903.66	10,890.43	17,337.85	4,112.81	7,108.83	10,228.25	20,955.12			
32 Utilidad del Periodo	7,468.43	2,701.06	4,343.16	4,198.69	7,729.33	3,978.05	4,843.93	5,740.53	11,568.94			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	92,871.90	87,248.23	94,313.28	97,112.09	102,549.10	75,896.76	79,578.44	83,851.16	76,898.28			
35 Total Provisiones Para Préstamos	24,724.69	23,718.76	23,522.29	24,499.50	23,373.30	23,342.63	23,820.55	25,980.68	28,256.02			
36 Préstamos Vencidos / Préstamos Totales (%)	19.53	17.94	19.10	19.42	20.60	14.96	15.64	16.50	15.06			
37 Provisiones / Préstamos Vencidos (%)	26.62	27.19	24.94	25.23	22.79	30.76	29.93	30.98	36.74			
38 Provisiones Para Préstamos / Préstamos Totales (%)	5.20	4.88	4.76	4.90	4.70	4.60	4.68	5.11	5.53			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	12.68	12.79	12.46	11.93	12.59	12.91	12.58	12.33	13.20			
41 Patrimonio / Activos Generadores de Ing. (%)	18.58	18.62	18.63	17.90	18.36	18.70	18.52	18.72	19.95			
42 Patrimonio / Préstamos Totales (%)	23.14	23.19	23.16	22.37	23.30	23.64	23.74	23.95	25.96			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	35.46	34.41	34.08	32.29	28.88	26.37	23.83	27.59	21.92			
45 Activos Líquidos / Activos Totales (%)	23.44	22.87	22.86	21.78	19.51	18.71	17.68	19.39	15.32			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	55.84	54.75	53.61	52.02	50.40	46.70	43.95	48.03	43.83			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.78	1.41	0.90	1.26	2.55	1.53	1.20	1.78			
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.23	0.95	0.60	0.86	1.76	1.03	0.80	1.20			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	9.58	7.59	5.00	6.84	13.68	8.24	6.55	9.31			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	11.17	11.40	11.49	11.77	11.77	11.69	11.64	11.42			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	6.70	6.72	6.60	6.68	6.24	6.14	6.31	6.17			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.47	4.68	4.89	5.09	5.53	5.55	5.33	5.26			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	69.78	68.64	64.96	61.85	63.63	67.46	68.74	59.58			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.43	1.45	1.74	2.33	1.73	1.35	1.52	2.74			
56 PRODUCTIVIDAD												
57 Número de Empleados	1,230.00	1,373.00	1,375.00	1,382.00	1,409.00	1,265.00	1,299.00	1,345.00	1,440.00			
58 Número de Sucursales	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00			
59 Préstamos / Empleados	386.60	354.20	359.21	361.87	353.32	401.11	391.81	377.89	354.70			
60 Depósitos Totales / Empleados	466.47	426.83	447.91	457.70	441.84	521.03	548.48	515.97	487.55			
61 Utilidad Neta / Empleados	0.00	1.97	3.16	3.04	5.49	3.14	3.73	4.27	8.03			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	6.14	5.37	4.60	5.30	9.05			
64 Préstamos (%)	0.00	0.00	0.00	0.00	4.69	4.34	3.05	1.63	2.60			
65 Locales (%)	0.00	0.00	0.00	0.00	4.69	4.34	3.05	1.63	2.60			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
67 Depósitos (%)	0.00	0.00	0.00	0.00	8.50	12.47	15.69	9.71	12.77			
68 Locales (%)	0.00	0.00	0.00	0.00	8.50	12.47	15.69	9.71	12.77			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	5.38	6.39	5.62	8.79	14.33			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	47.28	11.53	36.72	49.68			