



Caja de Ahorros ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002				2003				2004			
	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	921,359.49	928,971.13	960,162.46	987,357.47	1,005,988.22	1,035,900.64	1,078,155.78	1,124,258.34	1,096,293.05			
3 Activos Líquidos	179,772.35	173,835.97	169,768.00	191,480.60	153,883.11	146,914.22	152,307.99	165,764.83	147,888.00			
4 Total de Préstamos	497,832.97	507,410.20	508,958.37	508,266.42	519,222.51	646,960.28	687,612.89	706,442.87	691,002.82			
5 Locales	497,832.97	507,410.20	508,958.37	508,266.42	519,222.51	646,960.28	687,612.89	706,442.87	691,002.82			
6 Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7 Total de Inversiones	133,977.98	133,977.64	143,398.77	141,839.10	153,786.44	152,363.67	140,035.13	157,664.20	160,679.51			
8 Total de Depósitos	622,551.06	659,097.54	712,481.00	693,981.83	702,074.44	681,316.28	681,416.95	689,436.78	671,850.65			
9 Locales	622,551.06	659,097.54	712,481.00	693,981.83	702,074.44	681,316.28	681,416.95	689,436.78	671,850.65			
10 Depósitos de Oficiales	138,833.66	163,833.66	213,833.66	205,903.66	205,903.66	192,903.66	182,903.66	189,778.66	189,778.66			
11 Depósitos de Particulares	481,228.68	480,267.48	491,150.94	485,581.77	479,674.38	480,036.22	495,136.89	494,281.72	472,695.58			
12 Depósitos de Bancos	2,488.72	14,996.40	7,496.40	2,496.40	16,496.40	8,376.40	3,376.40	5,376.40	9,376.40			
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	115,975.15	119,953.20	120,819.08	121,715.68	132,018.08	136,181.27	122,904.88	135,525.23	128,983.71			
18 PROMEDIO (12 MESES)												
19 Total de Activos	894,707.16	905,301.89	939,049.76	962,488.96	963,673.85	982,435.89	1,019,159.12	1,055,807.91	1,051,140.64			
20 Activos Generadores de Ingresos	612,116.28	623,464.57	633,278.72	637,508.59	652,409.95	720,355.90	740,002.58	757,106.30	762,345.64			
21 Total de Prestamos	486,677.67	496,862.15	501,435.74	504,185.05	508,527.74	577,185.24	598,285.63	607,354.65	605,112.66			
22 Total de Inversiones	125,438.60	126,602.43	131,842.99	133,323.55	143,882.21	143,170.65	141,716.95	149,751.65	157,232.97			
23 Patrimonio Total	113,013.51	116,353.06	117,607.05	116,800.23	123,996.62	128,067.24	121,861.98	128,620.46	130,500.89			
24 ESTADO DE GANANCIAS Y PERDIDAS												
25 Ingreso por Intereses	72,051.61	18,339.30	37,023.58	55,648.80	73,986.93	18,616.43	37,974.52	57,291.98	77,689.87			
26 Egreso de Operaciones	40,865.42	9,723.99	19,447.79	30,184.25	39,966.19	9,758.52	20,029.62	30,657.16	41,521.41			



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27 Ingreso Neto de Intereses	31,186.19	8,615.31	17,575.79	25,464.55	34,020.74	8,857.91	17,944.90	26,634.82	36,168.46	
28 Otros Ingresos	14,261.66	2,693.25	4,273.85	7,255.93	16,963.27	6,842.05	9,154.19	19,241.37	24,882.12	
29 Ingreso de Operaciones	45,447.85	11,308.56	21,849.63	32,720.48	50,984.01	15,699.96	27,099.09	45,876.18	61,050.58	
30 Egresos Generales	28,110.00	7,195.75	14,740.80	22,492.24	30,887.53	8,490.08	17,491.24	26,783.27	35,758.69	
31 Utilidad Antes de Provisiones	17,337.85	4,112.81	7,108.83	10,228.25	20,096.48	7,209.88	9,607.85	19,092.91	25,291.89	
32 Utilidad del Periodo	7,729.33	3,978.05	4,843.93	5,740.53	10,994.56	4,481.63	3,481.30	8,121.02	-4,605.42	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	102,549.10	75,896.76	79,578.44	83,851.16	76,898.28	82,664.12	55,366.19	62,399.18	83,611.57	
35 Total Provisiones Para Préstamos	23,373.30	23,342.63	23,820.55	25,980.68	28,446.89	31,045.80	33,803.94	34,214.30	47,242.57	
36 Préstamos Vencidos / Préstamos Totales (%)	20.60	14.96	15.64	16.50	14.81	12.78	8.05	8.83	12.10	
37 Provisiones / Préstamos Vencidos (%)	22.79	30.76	29.93	30.98	36.99	37.56	61.06	54.83	56.50	
38 Provisiones Para Préstamos / Préstamos Totales (%)	4.70	4.60	4.68	5.11	5.48	4.80	4.92	4.84	6.84	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	12.59	12.91	12.58	12.33	13.12	13.15	11.40	12.05	11.77	
41 Patrimonio / Activos Generadores de Ing. (%)	18.36	18.70	18.52	18.72	19.62	17.04	14.85	15.68	15.14	
42 Patrimonio / Préstamos Totales (%)	23.30	23.64	23.74	23.95	25.43	21.05	17.87	19.18	18.67	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	28.88	26.37	23.83	27.59	21.92	21.56	22.35	24.04	22.01	
45 Activos Líquidos / Activos Totales (%)	19.51	18.71	17.68	19.39	15.30	14.18	14.13	14.74	13.49	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	50.40	46.70	43.95	48.03	43.82	43.93	42.90	46.91	45.93	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.26	2.55	1.53	1.20	1.69	2.49	0.94	1.43	-0.60	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.86	1.76	1.03	0.80	1.14	1.82	0.68	1.03	-0.44	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	6.84	13.68	8.24	6.55	8.87	14.00	5.71	8.42	-3.53	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.77	11.77	11.69	11.64	11.34	10.34	10.26	10.09	10.19	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.68	6.24	6.14	6.31	6.13	5.42	5.41	5.40	5.45	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.09	5.53	5.55	5.33	5.21	4.92	4.85	4.69	4.74	
54 Egresos Generales / Ingresos de Operaciones (%)	61.85	63.63	67.46	68.74	60.58	54.08	64.55	58.38	58.57	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.33	1.73	1.35	1.52	2.60	3.80	2.47	3.39	3.26	
56 PRODUCTIVIDAD										
57 Número de Empleados	1,409.00	1,265.00	1,299.00	1,345.00	1,440.00	1,790.00	1,830.00	1,836.00	1,823.00	
58 Número de Sucursales	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	0.00	
59 Préstamos / Empleados	353.32	401.11	391.81	377.89	360.57	361.43	375.74	384.77	379.05	
60 Depósitos Totales / Empleados	441.84	521.03	548.48	515.97	487.55	380.62	372.36	375.51	368.54	
61 Utilidad Neta / Empleados	5.49	3.14	3.73	4.27	7.64	2.50	1.90	4.42	-2.53	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	6.14	5.37	4.60	5.30	9.19	11.51	12.29	13.87	8.98	
64 Préstamos (%)	4.69	4.34	3.05	1.63	4.30	27.50	35.10	38.99	33.08	
65 Locales (%)	4.69	4.34	3.05	1.63	4.30	27.50	35.10	38.99	33.08	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
67 Depósitos (%)	8.50	12.47	15.69	9.71	12.77	3.37	-4.36	-0.65	-4.30	
68 Locales (%)	8.50	12.47	15.69	9.71	12.77	3.37	-4.36	-0.65	-4.30	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
70 Patrimonio (%)	5.38	6.39	5.62	8.79	13.83	13.53	1.73	11.35	-2.30	
71 Utilidad Neta (%)	-1,319.43	47.28	11.53	36.72	42.24	12.66	-28.13	41.47	-141.89	