



**Caja de Ahorros  
ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2003			2004			2005			
	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	1,005,988.22	1,035,900.64	1,078,155.78	1,124,258.34	1,096,293.05	1,075,605.08	1,079,540.65	1,100,438.59	1,113,829.41	
3 Activos Líquidos	153,883.11	146,914.22	152,307.99	165,764.83	147,888.00	144,326.02	158,511.52	186,684.61	193,037.56	
4 Total de Préstamos	519,222.51	646,960.28	687,612.89	706,442.87	691,892.82	680,807.83	689,367.08	707,813.78	716,407.74	
5 Locales	519,222.51	646,960.28	687,612.89	706,442.87	691,892.82	680,807.83	689,367.08	707,813.78	716,407.74	
6 Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7 Total de Inversiones	153,786.44	152,363.67	140,035.13	157,664.20	160,679.51	150,402.78	133,334.59	104,848.82	102,507.21	
8 Total de Depósitos	702,074.44	681,316.28	681,416.95	689,436.78	671,850.65	662,615.56	679,879.21	696,841.00	712,629.60	
9 Locales	702,074.44	681,316.28	681,416.95	689,436.78	671,850.65	662,615.56	679,879.21	696,841.00	712,629.60	
10 Depósitos de Oficiales	205,903.66	192,903.66	182,903.66	189,778.66	189,778.66	186,653.66	186,653.66	183,528.66	183,528.66	
11 Depósitos de Particulares	479,674.38	480,036.22	495,136.89	494,281.72	472,695.58	471,581.38	489,331.24	510,918.04	509,706.63	
12 Depósitos de Bancos	16,496.40	8,376.40	3,376.40	5,376.40	9,376.40	4,380.52	3,894.30	2,394.30	19,394.30	
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	132,018.08	136,181.27	122,904.88	135,525.23	128,983.71	122,113.42	134,819.03	139,643.97	139,417.23	
18 PROMEDIO (12 MESES)										
19 Total de Activos	963,673.85	982,435.89	1,019,159.12	1,055,807.91	1,051,140.64	1,055,752.86	1,078,848.21	1,112,348.47	1,105,061.23	
20 Activos Generadores de Ingresos	652,409.95	720,355.90	740,002.58	757,106.30	762,790.64	815,267.28	825,174.84	838,384.84	835,743.63	
21 Total de Prestamos	508,527.74	577,185.24	598,285.63	607,354.65	605,557.66	663,884.06	688,489.99	707,128.33	704,150.28	
22 Total de Inversiones	143,882.21	143,170.65	141,716.95	149,751.65	157,232.97	151,383.23	136,684.86	131,256.51	131,593.36	
23 Patrimonio Total	123,996.62	128,067.24	121,861.98	128,620.46	130,500.89	129,147.34	128,861.96	137,584.60	134,200.47	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	73,986.93	18,616.43	37,974.52	57,291.98	79,783.46	18,691.76	34,856.96	53,542.92	71,406.79	
26 Egreso de Operaciones	39,966.19	9,758.52	20,029.62	30,657.16	41,521.41	10,598.38	21,045.84	31,590.76	42,231.38	



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27 Ingreso Neto de Intereses	34,020.74	8,857.91	17,944.90	26,634.82	38,262.05	8,093.38	13,811.12	21,952.16	29,175.41	
28 Otros Ingresos	16,963.27	6,842.05	9,154.19	19,241.37	22,788.53	2,821.30	7,722.24	12,290.40	16,148.64	
29 Ingreso de Operaciones	50,984.01	15,699.96	27,099.09	45,876.18	61,050.58	10,914.68	21,533.36	34,242.55	45,324.05	
30 Egresos Generales	30,887.53	8,490.08	17,491.24	26,783.27	35,758.69	8,997.11	18,083.95	26,155.40	34,926.06	
31 Utilidad Antes de Provisiones	20,096.48	7,209.88	9,607.85	19,092.91	25,291.89	1,917.57	3,449.41	8,087.15	10,397.99	
32 Utilidad del Periodo	10,994.56	4,481.63	3,481.30	8,121.02	-4,605.42	-176.45	1,460.88	6,040.57	7,125.01	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	76,898.28	82,664.12	55,366.19	62,399.18	83,611.57	106,461.93	118,613.19	125,487.02	90,122.88	
35 Total Provisiones Para Préstamos	28,446.89	31,045.80	33,803.94	34,214.30	46,352.57	48,454.59	48,244.05	48,216.67	43,443.69	
36 Préstamos Vencidos / Préstamos Totales (%)	14.81	12.78	8.05	8.83	12.08	15.64	17.21	17.73	12.58	
37 Provisiones / Préstamos Vencidos (%)	36.99	37.56	61.06	54.83	55.44	45.51	40.67	38.42	48.20	
38 Provisiones Para Préstamos / Préstamos Totales (%)	5.48	4.80	4.92	4.84	6.70	7.12	7.00	6.81	6.06	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	13.12	13.15	11.40	12.05	11.77	11.35	12.49	12.69	12.52	
41 Patrimonio / Activos Generadores de Ing. (%)	19.62	17.04	14.85	15.68	15.13	14.69	16.39	17.18	17.02	
42 Patrimonio / Préstamos Totales (%)	25.43	21.05	17.87	19.18	18.64	17.94	19.56	19.73	19.46	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	21.92	21.56	22.35	24.04	22.01	21.78	23.31	26.79	27.09	
45 Activos Líquidos / Activos Totales (%)	15.30	14.18	14.13	14.74	13.49	13.42	14.68	16.96	17.33	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	43.82	43.93	42.90	46.91	45.93	44.48	42.93	41.84	41.47	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.69	2.49	0.94	1.43	-0.60	-0.09	0.35	0.96	0.85	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.14	1.82	0.68	1.03	-0.44	-0.07	0.27	0.72	0.64	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	8.87	14.00	5.71	8.42	-3.53	-0.55	2.27	5.85	5.31	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.34	10.34	10.26	10.09	10.46	9.17	8.45	8.52	8.54	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.13	5.42	5.41	5.40	5.44	5.20	5.10	5.02	5.05	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.21	4.92	4.85	4.69	5.02	3.97	3.35	3.49	3.49	
54 Egresos Generales / Ingresos de Operaciones (%)	60.58	54.08	64.55	58.38	58.57	82.43	83.98	76.38	77.06	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.60	3.80	2.47	3.39	2.99	1.38	1.87	1.95	1.93	
56 PRODUCTIVIDAD										
57 Número de Empleados	1,440.00	1,790.00	1,830.00	1,836.00	1,823.00	1,699.00	1,663.00	1,639.00	1,632.00	
58 Número de Sucursales	40.00	40.00	40.00	40.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	360.57	361.43	375.74	384.77	379.54	400.71	414.53	431.86	438.98	
60 Depósitos Totales / Empleados	487.55	380.62	372.36	375.51	368.54	390.00	408.83	425.16	436.66	
61 Utilidad Neta / Empleados	7.64	2.50	1.90	4.42	-2.53	-0.10	0.88	3.69	4.37	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	9.19	11.51	12.29	13.87	8.98	3.83	0.13	-2.12	1.60	
64 Préstamos (%)	4.30	27.50	35.10	38.99	33.26	5.23	0.26	0.19	3.54	
65 Locales (%)	4.30	27.50	35.10	38.99	33.26	5.23	0.26	0.19	3.54	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
67 Depósitos (%)	12.77	3.37	-4.36	-0.65	-4.30	-2.74	-0.23	1.07	6.07	
68 Locales (%)	12.77	3.37	-4.36	-0.65	-4.30	-2.74	-0.23	1.07	6.07	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
70 Patrimonio (%)	13.83	13.53	1.73	11.35	-2.30	-10.33	9.69	3.04	8.09	
71 Utilidad Neta (%)	42.24	12.66	-28.13	41.47	-141.89	-103.94	-58.04	-25.62	-254.71	