



## Caja de Ahorros ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	1,116,190.08	1,120,939.44	1,155,048.59	1,207,410.65	1,233,073.64	1,265,635.85	1,306,673.14	1,360,858.66	1,388,297.91	
Activos Líquidos	174,039.06	170,014.34	226,063.91	216,614.04	222,038.62	224,102.54	215,189.36	258,345.16	264,895.88	
Total de Préstamos	765,936.18	782,292.84	805,634.83	835,284.51	847,894.41	863,550.79	875,554.60	894,262.23	910,823.40	
Locales	765,936.18	782,292.84	805,634.83	835,284.51	847,894.41	863,550.79	875,554.60	894,262.23	910,823.40	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Inversiones	95,032.37	85,454.08	50,732.10	83,462.37	87,525.26	101,265.18	131,657.40	125,407.80	129,593.65	
Total de Depósitos	735,577.05	737,964.51	791,180.67	839,579.20	866,296.25	890,890.56	945,257.62	1,036,908.69	1,062,531.23	
Locales	558,298.38	555,829.39	791,180.67	839,579.20	866,296.25	890,890.56	945,257.62	1,036,908.69	1,062,531.23	
Depósitos de Oficiales	177,278.66	182,135.11	216,173.04	236,173.04	237,173.04	245,182.29	255,691.00	298,828.53	298,834.85	
Depósitos de Particulares	531,921.99	544,414.40	563,594.14	591,892.52	602,500.16	628,980.89	671,801.72	720,208.02	726,751.78	
Depósitos de Bancos	26,376.40	11,415.00	11,413.48	11,513.64	26,623.05	16,727.38	17,764.90	17,872.14	36,944.60	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	150,656.50	154,413.65	151,328.09	156,636.99	163,094.38	167,246.01	167,885.10	165,152.63	181,185.33	
PROMEDIO (12 MESES)										
Total de Activos	1,116,028.43	1,105,024.61	1,111,927.01	1,154,347.54	1,174,631.86	1,193,287.65	1,230,860.87	1,284,134.66	1,310,685.78	
Activos Generadores de Ingresos	840,436.18	853,189.90	853,270.23	875,350.78	898,194.11	916,281.45	931,789.46	969,208.45	987,918.36	
Total de Prestamos	741,666.39	754,102.91	772,104.06	791,941.03	806,915.29	822,921.81	840,594.72	864,773.37	879,358.91	
Total de Inversiones	98,769.79	99,086.98	81,166.17	83,409.74	91,278.82	93,359.63	91,194.75	104,435.08	108,559.46	
Patrimonio Total	145,041.78	148,235.57	144,859.08	151,414.08	156,875.44	160,829.83	159,606.60	160,894.81	172,139.85	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	73,926.85	20,176.51	40,749.51	61,725.67	84,170.77	19,644.58	39,988.99	60,608.42	79,914.20	
Egreso de Operaciones	41,820.73	10,526.28	21,627.98	33,140.94	45,142.94	11,806.83	23,762.83	35,931.84	48,201.86	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	32,106.12	9,650.23	19,121.54	28,584.73	39,027.82	7,837.75	16,226.17	24,676.58	31,712.34
Otros Ingresos	20,074.26	2,719.07	11,165.18	15,410.98	19,666.29	5,457.90	10,502.76	14,652.53	25,772.08
Ingreso de Operaciones	52,180.39	12,369.29	30,286.71	43,995.71	58,694.12	13,295.66	26,728.93	39,329.11	57,484.42
Egresos Generales	34,208.84	8,489.59	16,953.12	25,306.06	34,526.93	8,684.32	17,873.62	27,059.86	37,275.30
Utilidad Antes de Provisiones	17,971.55	3,879.70	13,333.59	18,689.65	24,167.18	4,611.34	8,855.31	12,269.25	20,209.12
Utilidad del Periodo	18,391.07	3,863.46	9,761.00	14,530.78	19,934.29	4,484.02	8,613.37	12,064.35	20,823.50
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	67,551.24	61,307.84	56,960.98	60,394.68	53,402.80	41,351.64	29,846.32	31,204.31	36,514.59
Total Provisiones Para Préstamos	43,637.40	43,825.60	45,603.09	46,485.81	44,956.62	38,215.87	36,965.23	37,026.40	35,721.50
Préstamos Vencidos / Préstamos Totales (%)	8.82	7.84	7.07	7.23	6.30	4.79	3.41	3.49	4.01
Provisiones / Préstamos Vencidos (%)	64.60	71.48	80.06	76.97	84.18	92.42	123.85	118.66	97.83
Provisiones Para Préstamos / Préstamos Totales (%)	5.70	5.60	5.66	5.57	5.30	4.43	4.22	4.14	3.92
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	13.50	13.78	13.10	12.97	13.23	13.21	12.85	12.14	13.05
Patrimonio / Activos Generadores de Ing. (%)	17.50	17.79	17.67	17.05	17.44	17.33	16.67	16.20	17.41
Patrimonio / Préstamos Totales (%)	19.67	19.74	18.78	18.75	19.24	19.37	19.17	18.47	19.89
Indice de Adecuacion de Capital	16.15	15.37	15.47	15.70	16.39	17.21	17.59	17.46	23.40
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	23.66	23.04	28.57	25.80	25.63	25.15	22.77	24.91	24.93
Activos Líquidos / Activos Totales (%)	15.59	15.17	19.57	17.94	18.01	17.71	16.47	18.98	19.08
Activos Líquidos + Inversiones / Depósitos Totales (%)	36.58	34.62	34.99	35.74	35.73	36.52	36.69	37.01	37.13
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.19	1.81	2.29	2.21	2.22	1.96	1.85	1.66	2.11
Utilidad Neta / Total de Activos (Promedio) (%)	1.65	1.40	1.76	1.68	1.70	1.50	1.40	1.25	1.59
Utilidad Neta / Patrimonio Total (Promedio) (%)	12.68	10.43	13.48	12.80	12.71	11.15	10.79	10.00	12.10
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.80	9.46	9.55	9.40	9.37	8.58	8.58	8.34	8.09
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.98	4.94	5.07	5.05	5.03	5.15	5.10	4.94	4.88
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.82	4.52	4.48	4.35	4.35	3.42	3.48	3.39	3.21



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Egresos Generales / Ingresos de Operaciones (%)	65.56	68.63	55.98	57.52	58.83	65.32	66.87	68.80	64.84
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.39	1.27	2.62	2.35	2.19	2.38	2.25	2.02	2.61
PRODUCTIVIDAD									
Número de Empleados	1,598.00	1,607.00	1,607.00	1,589.00	1,601.00	1,598.00	1,621.00	1,624.00	1,637.00
Número de Sucursales	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00
Préstamos / Empleados	479.31	486.80	501.33	525.67	529.60	540.39	540.13	550.65	556.40
Depósitos Totales / Empleados	460.31	459.22	492.33	528.37	541.10	557.50	583.13	638.49	649.07
Utilidad Neta / Empleados	11.51	2.40	6.07	9.14	12.45	2.81	5.31	7.43	12.72
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	0.03	2.92	8.07	9.64	10.47	12.91	13.13	12.71	12.59
Préstamos (%)	6.77	7.77	9.08	11.58	10.70	10.39	8.68	7.06	7.42
Locales (%)	6.77	7.77	9.08	11.58	10.70	10.39	8.68	7.06	7.42
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	3.22	6.51	12.03	15.83	17.77	20.72	19.47	23.50	22.65
Locales (%)	5.52	8.46	49.58	53.32	55.17	60.28	19.47	23.50	22.65
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patrimonio (%)	8.05	8.70	9.35	7.15	8.26	8.31	10.94	5.44	11.09
Utilidad Neta (%)	157.76	-29.75	27.84	-7.91	8.39	16.06	-11.76	-16.97	4.46
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	615,899.87	592,106.69	633,222.86	661,326.83	689,515.38	707,140.52	753,559.07	773,936.83	794,544.67
Mención Especial	50,180.00	68,032.75	56,761.16	58,488.80	58,752.73	50,436.76	46,668.36	51,260.15	48,129.76
Subnormal	18,479.13	33,831.11	23,452.95	26,587.00	16,649.90	27,341.55	22,579.30	22,867.72	23,470.02
Dudoso	64,179.45	68,636.38	78,634.07	78,800.96	48,744.55	43,266.22	28,635.12	20,098.98	21,483.04
Irrecuperable	60,835.12	63,511.50	59,166.88	56,566.74	79,188.48	73,581.61	61,077.98	63,124.95	58,917.41
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	6.62	6.48	6.84	6.07	5.23	5.19	4.95	5.26	5.15



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Al por Menor	11.46	11.06	11.67	11.67	11.13	10.07	10.20	9.00	9.88
Consumo									
Vivienda Hipotecaria	8.42	8.32	8.20	8.09	8.00	7.91	7.83	4.89	4.80
Prestamo Personal Auto	0.00	0.00	0.00	0.00	8.67	9.00	9.00	9.00	9.00
Prestamo Personal	9.94	9.95	9.85	9.79	9.49	9.55	9.49	9.41	9.27
Tarjeta de Crédito	15.00	14.31	14.29	14.29	14.25	14.26	14.24	14.24	14.25
TASA DE INTERES PASIVA									
Persona Natural	4.45	4.62	4.77	4.90	4.96	4.90	4.78	0.00	4.52
Persona Juridica	4.88	5.13	5.14	5.22	5.26	5.12	4.92	0.00	4.67