



Caja de Ahorros ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	1,233,073.64	1,265,635.85	1,306,673.14	1,360,858.66	1,388,297.91	1,405,949.47	1,446,158.24	0.00	0.00	
Activos Líquidos	222,038.62	224,102.54	215,189.36	258,345.16	264,895.88	271,733.37	275,323.54	0.00	0.00	
Total de Préstamos	847,894.41	863,550.79	875,554.60	894,262.23	910,823.40	929,994.55	952,764.07	0.00	0.00	
Locales	847,894.41	863,550.79	875,554.60	894,262.23	910,823.40	929,994.55	952,764.07	0.00	0.00	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Inversiones	87,525.26	101,265.18	131,657.40	125,407.80	129,593.65	119,493.05	127,092.83	0.00	0.00	
Total de Depósitos	866,296.25	890,890.56	945,257.62	1,036,908.69	1,062,531.23	1,091,084.55	1,132,777.55	0.00	0.00	
Locales	866,296.25	890,890.56	945,257.62	1,036,908.69	1,062,531.23	1,091,084.55	1,132,777.55	0.00	0.00	
Depósitos de Oficiales	237,173.04	245,182.29	255,691.00	298,828.53	298,834.85	319,568.31	319,531.30	0.00	0.00	
Depósitos de Particulares	602,500.16	628,980.89	671,801.72	720,208.02	726,751.78	764,014.38	797,872.83	0.00	0.00	
Depósitos de Bancos	26,623.05	16,727.38	17,764.90	17,872.14	36,944.60	7,501.86	15,373.42	0.00	0.00	
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	163,094.38	167,246.01	167,885.10	165,152.63	181,185.33	182,389.88	184,696.10	0.00	0.00	
PROMEDIO (12 MESES)										
Total de Activos	1,174,631.86	1,193,287.65	1,230,860.87	1,284,134.66	1,310,685.78	1,335,792.66	1,376,415.69	0.00	0.00	
Activos Generadores de Ingresos	898,194.11	916,281.45	931,789.46	969,208.45	987,918.36	1,007,151.79	1,043,534.45	0.00	0.00	
Total de Prestamos	806,915.29	822,921.81	840,594.72	864,773.37	879,358.91	896,772.67	914,159.34	0.00	0.00	
Total de Inversiones	91,278.82	93,359.63	91,194.75	104,435.08	108,559.46	110,379.12	129,375.11	0.00	0.00	
Patrimonio Total	156,875.44	160,829.83	159,606.60	160,894.81	172,139.85	174,817.95	176,290.60	0.00	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	84,170.77	19,644.58	39,988.99	60,608.42	79,914.20	18,687.93	38,613.37	0.00	0.00	
Egreso de Operaciones	45,142.94	11,806.83	23,762.83	35,931.84	48,201.86	11,942.75	24,352.30	0.00	0.00	



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Ingreso Neto de Intereses	39,027.82	7,837.75	16,226.17	24,676.58	31,712.34	6,745.18	14,261.07	0.00	0.00
Otros Ingresos	19,666.29	5,457.90	10,502.76	14,652.53	25,772.08	4,034.40	8,222.82	0.00	0.00
Ingreso de Operaciones	58,694.12	13,295.66	26,728.93	39,329.11	57,484.42	10,779.58	22,483.89	0.00	0.00
Egresos Generales	34,526.93	8,684.32	17,873.62	27,059.86	37,275.30	9,472.30	18,638.46	0.00	0.00
Utilidad Antes de Provisiones	24,167.18	4,611.34	8,855.31	12,269.25	20,209.12	1,307.29	3,845.43	0.00	0.00
Utilidad del Periodo	19,934.29	4,484.02	8,613.37	12,064.35	20,823.50	1,206.29	3,514.24	0.00	0.00
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	53,402.80	41,351.64	29,846.32	31,204.31	36,514.59	52,222.82	39,910.18	0.00	0.00
Total Provisiones Para Préstamos	44,956.62	38,215.87	36,965.23	37,026.40	35,721.50	35,392.95	34,681.56	0.00	0.00
Préstamos Vencidos / Préstamos Totales (%)	6.30	4.79	3.41	3.49	4.01	5.62	4.19	0.00	0.00
Provisiones / Préstamos Vencidos (%)	84.18	92.42	123.85	118.66	97.83	67.77	86.90	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	5.30	4.43	4.22	4.14	3.92	3.81	3.64	0.00	0.00
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	13.23	13.21	12.85	12.14	13.05	12.97	12.77	0.00	0.00
Patrimonio / Activos Generadores de Ing. (%)	17.44	17.33	16.67	16.20	17.41	17.38	17.10	0.00	0.00
Patrimonio / Préstamos Totales (%)	19.24	19.37	19.17	18.47	19.89	19.61	19.39	0.00	0.00
Indice de Adecuacion de Capital	16.39	17.21	17.59	17.46	23.40	23.10	22.90	0.00	0.00
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	25.63	25.15	22.77	24.91	24.93	24.90	24.31	0.00	0.00
Activos Líquidos / Activos Totales (%)	18.01	17.71	16.47	18.98	19.08	19.33	19.04	0.00	0.00
Activos Líquidos + Inversiones / Depósitos Totales (%)	35.73	36.52	36.69	37.01	37.13	35.86	35.52	0.00	0.00
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.22	1.96	1.85	1.66	2.11	0.48	0.67	0.00	0.00
Utilidad Neta / Total de Activos (Promedio) (%)	1.70	1.50	1.40	1.25	1.59	0.36	0.51	0.00	0.00
Utilidad Neta / Patrimonio Total (Promedio) (%)	12.71	11.15	10.79	10.00	12.10	2.76	3.99	0.00	0.00
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.37	8.58	8.58	8.34	8.09	7.42	7.40	0.00	0.00
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.03	5.15	5.10	4.94	4.88	4.74	4.67	0.00	0.00



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.35	3.42	3.48	3.39	3.21	2.68	2.73	0.00	0.00
Egresos Generales / Ingresos de Operaciones (%)	58.83	65.32	66.87	68.80	64.84	87.87	82.90	0.00	0.00
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.19	2.38	2.25	2.02	2.61	1.60	1.58	0.00	0.00
PRODUCTIVIDAD									
Número de Empleados	1,601.00	1,598.00	1,621.00	1,624.00	1,637.00	1,652.00	1,637.00	0.00	0.00
Número de Sucursales	42.00	42.00	42.00	42.00	0.00	42.00	42.00	0.00	0.00
Préstamos / Empleados	529.60	540.39	540.13	550.65	556.40	562.95	582.02	0.00	0.00
Depósitos Totales / Empleados	541.10	557.50	583.13	638.49	649.07	660.46	691.98	0.00	0.00
Utilidad Neta / Empleados	12.45	2.81	5.31	7.43	12.72	0.73	2.15	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	10.47	12.91	13.13	12.71	12.59	11.09	10.67	0.00	0.00
Préstamos (%)	10.70	10.39	8.68	7.06	7.42	7.69	8.82	0.00	0.00
Locales (%)	10.70	10.39	8.68	7.06	7.42	7.69	8.82	0.00	0.00
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	17.77	20.72	19.47	23.50	22.65	22.47	19.84	0.00	0.00
Locales (%)	55.17	60.28	19.47	23.50	22.65	22.47	19.84	0.00	0.00
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patrimonio (%)	8.26	8.31	10.94	5.44	11.09	9.05	10.01	0.00	0.00
Utilidad Neta (%)	8.39	16.06	-11.76	-16.97	4.46	-73.10	-59.20	0.00	0.00
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	689,515.38	707,140.52	753,559.07	773,936.83	794,544.67	804,327.37	828,586.24	0.00	0.00
Mencion Especial	58,752.73	50,436.76	46,668.36	51,260.15	48,129.76	56,399.28	69,148.10	0.00	0.00
Subnormal	16,649.90	27,341.55	22,579.30	22,867.72	23,470.02	22,879.12	24,907.70	0.00	0.00
Dudoso	48,744.55	43,266.22	28,635.12	20,098.98	21,483.04	23,178.13	19,546.46	0.00	0.00
Irrecuperable	79,188.48	73,581.61	61,077.98	63,124.95	58,917.41	58,603.61	45,257.14	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									



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Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	8.17	7.73	7.76	7.79	0.00	0.00	0.00	0.00	0.00
Al por Menor	16.67	18.00	11.00	9.50	12.40	13.25	10.00	0.00	0.00
Consumo									
Vivienda Hipotecaria	6.39	6.44	6.42	6.25	6.06	6.12	5.76	0.00	0.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	10.05	0.00	0.00
Prestamo Personal	8.47	8.51	8.59	8.64	8.31	8.44	8.57	0.00	0.00
Tarjeta de Crédito	14.78	15.00	15.00	15.00	15.00	15.00	15.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	4.96	4.90	4.78	4.63	4.52	4.44	4.40	0.00	0.00
Persona Juridica	5.26	5.12	4.92	4.74	4.67	4.42	4.38	0.00	0.00