



Caja de Ahorros
BALANCE DE SITUACION DE DICIEMBRE 2001 Y ENERO - DICIEMBRE 2002
 (En Balboas)

Descripcion	2001			2002											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-23,689,343.57	-11.64	203,461,692.79	201,488,750.64	205,183,355.04	201,656,299.88	206,491,878.93	209,310,936.60	209,885,923.10	199,861,666.36	208,977,972.16	204,234,996.71	205,628,373.15	199,240,042.35	179,772,349.22
Depositos Locales en Bancos	-18,296,415.21	-9.52	192,208,757.72	187,655,374.62	191,148,636.51	188,212,581.53	192,529,294.94	196,257,400.05	195,764,736.02	186,608,317.87	194,997,848.83	190,619,644.23	191,066,700.63	180,214,435.57	173,912,342.51
A la Vista	-245,793.51	-4.53	5,422,140.57	5,143,925.39	5,173,684.38	4,823,471.83	4,869,666.31	4,691,101.31	5,292,285.64	5,095,493.38	5,178,576.70	4,775,263.12	5,439,456.34	5,573,557.72	5,176,347.06
A Plazo	-18,050,621.70	-9.66	186,786,617.15	182,511,449.23	185,974,952.13	183,389,109.70	187,659,628.63	191,566,298.74	190,472,450.38	181,512,824.49	189,819,272.13	185,844,381.11	185,627,244.29	174,640,877.85	168,735,995.45
Otros	-5,392,928.36	-47.92	11,252,935.07	13,833,376.02	14,034,718.53	13,443,718.35	13,962,583.99	13,053,536.55	14,121,187.08	13,253,348.49	13,980,123.33	13,615,352.48	14,561,672.52	19,025,606.78	5,860,006.71
CARTERA CREDITICIA	22,310,589.13	4.69	475,522,380.00	482,216,686.34	484,062,993.73	486,314,094.95	493,896,424.71	492,089,387.19	493,913,101.19	499,094,615.47	500,464,545.45	500,103,666.94	498,816,692.99	498,911,408.29	497,832,969.13
Locales	22,310,589.13	4.69	475,522,380.00	482,216,686.34	484,062,993.73	486,314,094.95	493,896,424.71	492,089,387.19	493,913,101.19	499,094,615.47	500,464,545.45	500,103,666.94	498,816,692.99	498,911,408.29	497,832,969.13
INVERSIONES EN VALORES	17,078,766.88	14.61	116,899,218.06	117,715,820.98	113,156,305.48	119,227,212.54	119,931,582.15	120,148,373.36	120,287,203.00	124,952,027.94	124,997,289.39	124,807,993.23	124,788,149.73	133,964,805.84	133,977,984.94
Locales	17,078,766.88	14.61	116,899,218.06	117,715,820.98	113,156,305.48	119,227,212.54	119,931,582.15	120,148,373.36	120,287,203.00	124,952,027.94	124,997,289.39	124,807,993.23	124,788,149.73	133,964,805.84	133,977,984.94
OTROS ACTIVOS	37,604,632.54	52.10	72,171,550.56	72,928,601.68	77,848,756.48	74,435,046.89	81,252,354.03	85,076,875.67	93,850,829.35	97,776,030.20	100,330,168.74	108,473,788.48	107,056,013.84	110,046,104.19	109,776,183.10
Locales	37,604,632.54	52.10	72,171,550.56	72,928,601.68	77,848,756.48	74,435,046.89	81,252,354.03	85,076,875.67	93,850,829.35	97,776,030.20	100,330,168.74	108,473,788.48	107,056,013.84	110,046,104.19	109,776,183.10
TOTAL DE ACTIVOS	53,304,644.98	6.14	868,054,841.41	874,349,859.64	880,251,410.73	881,632,654.26	901,572,239.82	906,625,572.82	917,937,056.64	921,684,339.97	934,769,975.74	937,620,445.36	936,289,229.71	942,162,360.67	921,359,486.39
DEPOSITOS	48,787,672.26	8.50	573,763,385.40	578,098,049.11	583,942,137.06	586,040,035.73	603,218,861.17	606,928,075.36	615,880,028.74	619,326,888.89	633,942,394.06	632,539,529.65	632,701,557.09	636,482,379.03	622,551,057.66
Locales	48,787,672.26	8.50	573,763,385.40	578,098,049.11	583,942,137.06	586,040,035.73	603,218,861.17	606,928,075.36	615,880,028.74	619,326,888.89	633,942,394.06	632,539,529.65	632,701,557.09	636,482,379.03	622,551,057.66
Oficiales	0.00	0.00	138,833,664.41	138,833,664.41	138,833,664.41	138,833,664.41	138,833,664.41	138,833,664.41	138,833,664.41	138,833,664.41	138,833,664.41	138,833,664.41	138,833,664.41	138,833,664.41	138,833,664.41
De Particulares	72,651,981.74	17.78	408,576,693.94	412,411,357.65	418,255,445.60	424,349,266.40	433,528,091.84	440,537,306.03	451,198,215.65	461,645,075.80	471,460,580.97	477,856,690.92	481,143,718.36	489,924,540.30	481,228,675.68
A la Vista	2,576,567.79	14.32	17,989,635.00	17,604,718.58	19,074,217.57	20,917,784.04	21,831,034.47	23,508,050.50	26,967,602.70	27,697,811.36	21,341,391.83	18,978,609.07	16,745,403.39	17,997,317.59	20,566,202.79
A Plazo	18,578,364.55	12.01	154,640,305.25	154,557,323.75	156,020,720.51	156,169,728.61	157,346,999.66	157,558,663.90	162,460,965.82	164,447,879.18	170,283,221.28	173,434,438.55	179,070,321.35	182,023,927.68	173,218,669.80
De Ahorros	51,497,049.40	21.83	235,946,753.69	240,249,315.32	243,160,507.52	247,261,753.75	254,350,057.71	259,470,591.63	261,769,647.13	269,499,385.26	279,835,967.86	285,443,643.30	285,327,993.62	289,903,295.03	287,443,803.09
De Bancos	-23,864,309.48	-90.56	26,353,027.05	26,853,027.05	26,853,027.05	22,857,104.92	30,857,104.92	27,557,104.92	25,848,148.68	18,848,148.68	23,648,148.68	15,849,174.32	12,724,174.32	7,724,174.32	2,488,717.57
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	-23,864,309.48	-90.56	26,353,027.05	26,853,027.05	26,853,027.05	22,857,104.92	30,857,104.92	27,557,104.92	25,848,148.68	18,848,148.68	23,648,148.68	15,849,174.32	12,724,174.32	7,724,174.32	2,488,717.57
OBLIGACIONES	-4,099,801.35	-2.64	155,555,715.40	155,500,282.04	155,446,850.95	155,400,767.46	155,304,552.76	155,254,664.66	157,202,120.05	157,145,508.74	157,096,304.76	157,046,176.82	157,012,526.00	155,503,910.57	151,455,914.05
Locales	-4,099,801.35	-2.64	155,555,715.40	155,500,282.04	155,446,850.95	155,400,767.46	155,304,552.76	155,254,664.66	157,202,120.05	157,145,508.74	157,096,304.76	157,046,176.82	157,012,526.00	155,503,910.57	151,455,914.05
OTROS PASIVOS	2,693,479.26	9.39	28,683,881.12	29,920,828.21	28,650,630.18	27,438,927.94	29,134,083.69	29,778,503.31	30,459,892.55	30,275,939.69	33,231,418.44	36,149,966.27	34,076,041.26	37,480,266.35	31,377,360.38
Locales	2,693,479.26	9.39	28,683,881.12	29,920,828.21	28,650,630.18	27,438,927.94	29,134,083.69	29,778,503.31	30,459,892.55	30,275,939.69	33,231,418.44	36,149,966.27	34,076,041.26	37,480,266.35	31,377,360.38
PATRIMONIO	5,923,294.81	5.38	110,051,859.49	110,830,700.28	112,211,792.54	112,752,923.13	113,914,742.20	114,664,329.49	114,395,015.30	114,936,002.65	110,499,858.48	111,884,772.62	112,499,105.36	112,695,804.72	115,975,154.30
Capital	5,662,418.63	5.53	102,364,573.37	102,364,573.37	102,364,573.37	102,364,573.37	102,364,573.37	102,364,573.37	102,364,573.37	102,364,573.37	107,467,249.56	107,467,249.56	107,467,249.56	107,467,249.56	108,026,992.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	218,831.80	218,831.80	218,831.80	218,831.80	218,831.80	218,831.80	218,831.80	218,831.80	218,831.80	218,831.80	218,831.80	218,831.80	218,831.80
Utilidad de Periodos Anteriores	0.00	0.00	0.00	7,468,454.32	7,468,454.32	7,468,454.32	7,468,454.32	7,468,454.32	7,468,454.32	7,468,454.32	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	260,876.18	3.49	7,468,454.32	778,840.79	2,159,933.05	2,701,063.64	3,862,882.71	4,612,470.00	4,343,155.81	4,884,143.16	2,813,777.12	4,198,691.26	4,813,024.00	5,009,723.36	7,729,330.50
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	53,304,644.98	6.14	868,054,841.41	874,349,859.64	880,251,410.73	881,632,654.26	901,572,239.82	906,625,572.82	917,937,056.64	921,684,339.97	934,769,975.74	937,620,445.36	936,289,229.71	942,162,360.67	921,359,486.39