



Caja de Ahorros
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003
 (En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-25,861,746.31	-14.39	179,772,349.22	192,965,025.28	187,463,268.09	173,835,965.57	182,235,218.59	171,645,523.82	169,768,004.86	191,010,905.97	197,849,717.90	191,480,600.63	181,615,850.63	176,555,546.52	153,910,602.91
Depositos Locales en Bancos	-29,666,286.52	-17.06	173,912,342.51	181,820,422.47	175,166,012.17	160,633,384.57	176,308,748.65	162,466,217.27	162,246,249.67	178,579,000.18	185,261,163.14	180,477,216.63	169,839,129.60	159,005,125.37	144,246,055.99
A la Vista	490,433.26	9.47	5,176,347.06	5,267,384.45	5,051,581.22	5,395,203.43	6,047,552.49	5,342,534.58	5,959,332.34	5,584,145.44	5,400,935.91	5,735,262.62	5,115,826.19	6,828,451.55	5,666,780.32
A Plazo	-30,156,719.78	-17.87	168,735,995.45	176,553,038.02	170,114,430.95	155,238,181.14	170,261,196.16	157,123,682.69	156,286,917.33	172,994,854.74	179,860,227.23	174,741,954.01	164,723,303.41	152,176,673.82	138,579,275.67
Otros	3,804,540.21	64.92	5,860,006.71	11,144,602.81	12,297,255.92	13,202,581.00	5,926,469.94	9,179,306.55	7,521,755.19	12,431,905.79	12,588,554.76	11,003,384.00	11,776,721.03	17,550,421.15	9,664,546.92
CARTERA CREDITICIA	12,940,406.06	2.60	497,832,969.13	500,390,837.92	504,882,244.29	507,410,197.90	509,843,696.21	512,135,513.88	508,958,372.84	511,843,647.45	506,224,921.48	508,266,424.50	512,963,881.03	514,542,199.53	510,773,375.19
Locales	12,940,406.06	2.60	497,832,969.13	500,390,837.92	504,882,244.29	507,410,197.90	509,843,696.21	512,135,513.88	508,958,372.84	511,843,647.45	506,224,921.48	508,266,424.50	512,963,881.03	514,542,199.53	510,773,375.19
INVERSIONES EN VALORES	19,808,456.42	14.78	133,977,984.94	133,976,239.53	133,977,481.79	133,977,640.46	133,948,146.18	143,395,265.08	143,398,768.37	143,401,913.10	143,417,372.48	141,839,103.08	141,841,844.73	141,822,961.99	153,786,441.36
Locales	19,808,456.42	14.78	133,977,984.94	133,976,239.53	133,977,481.79	133,977,640.46	133,948,146.18	143,395,265.08	143,398,768.37	143,401,913.10	143,417,372.48	141,839,103.08	141,841,844.73	141,822,961.99	153,786,441.36
OTROS ACTIVOS	76,463,624.43	69.65	109,776,183.10	114,710,682.91	118,452,168.55	113,747,324.63	117,406,477.74	124,416,067.57	138,037,318.29	136,030,312.02	140,789,222.06	145,771,343.77	152,280,142.01	162,466,260.58	186,239,807.53
Locales	76,463,624.43	69.65	109,776,183.10	114,710,682.91	118,452,168.55	113,747,324.63	117,406,477.74	124,416,067.57	138,037,318.29	136,030,312.02	140,789,222.06	145,771,343.77	152,280,142.01	162,466,260.58	186,239,807.53
TOTAL DE ACTIVOS	83,350,740.60	9.05	921,359,486.39	942,042,785.64	944,775,162.72	928,971,128.51	943,433,538.72	951,592,370.35	960,162,464.37	982,286,778.54	988,281,233.92	987,357,471.98	988,701,718.40	995,386,968.62	1,004,710,226.99
DEPOSITOS	79,521,266.99	12.77	622,551,057.66	645,816,697.86	650,237,020.83	659,097,540.78	696,013,085.71	705,700,829.19	712,481,001.46	686,361,766.30	694,592,068.11	693,981,833.57	692,185,517.21	701,355,751.89	702,072,324.65
Locales	79,521,266.99	12.77	622,551,057.66	645,816,697.86	650,237,020.83	659,097,540.78	696,013,085.71	705,700,829.19	712,481,001.46	686,361,766.30	694,592,068.11	693,981,833.57	692,185,517.21	701,355,751.89	702,072,324.65
Oficiales	67,070,000.00	48.31	138,833,664.41	163,833,664.41	163,833,664.41	163,833,664.41	213,833,664.41	213,833,664.41	213,833,664.41	205,903,664.41	205,903,664.41	205,903,664.41	205,903,664.41	205,903,664.41	205,903,664.41
De Particulares	-1,556,413.01	-0.32	481,228,675.68	477,989,195.88	481,406,958.85	480,267,478.80	477,183,023.73	487,370,767.21	491,150,939.48	477,961,704.32	486,192,006.13	485,581,771.59	483,785,455.23	488,955,689.91	479,672,262.67
A la Vista	-688,414.60	-3.35	20,566,202.79	20,353,826.73	20,129,081.11	19,691,638.29	18,245,435.97	24,467,519.15	23,668,275.99	18,203,810.11	21,458,223.50	18,433,948.52	18,112,630.72	20,015,976.08	19,877,788.19
A Plazo	-12,493,493.52	-7.21	173,218,669.80	172,783,651.29	175,714,855.79	174,578,698.87	174,991,707.38	175,478,211.07	174,841,264.45	170,105,228.14	171,244,537.08	171,820,197.08	173,030,415.12	174,243,362.97	160,725,176.28
De Ahorros	11,625,495.11	4.04	287,443,803.09	284,851,717.86	285,563,021.95	285,997,141.64	283,945,880.38	287,425,036.99	292,641,399.04	289,652,666.07	293,489,245.55	295,327,625.99	292,642,409.39	294,696,350.86	299,069,298.20
De Bancos	14,007,680.00	562.85	2,488,717.57	3,993,837.57	4,996,397.57	14,996,397.57	4,996,397.57	4,996,397.57	7,496,397.57	2,496,397.57	2,496,397.57	2,496,397.57	2,496,397.57	6,496,397.57	16,496,397.57
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	14,007,680.00	562.85	2,488,717.57	3,993,837.57	4,996,397.57	14,996,397.57	4,996,397.57	4,996,397.57	7,496,397.57	2,496,397.57	2,496,397.57	2,496,397.57	2,496,397.57	6,496,397.57	16,496,397.57
OBLIGACIONES	-7,974,822.98	-5.27	151,455,914.05	151,408,160.40	150,384,234.44	125,336,948.00	100,238,689.13	98,685,264.24	98,346,445.96	147,362,276.87	146,272,617.47	145,517,862.52	145,196,380.78	143,538,080.33	143,481,091.07
Locales	-7,974,822.98	-5.27	151,455,914.05	151,408,160.40	150,384,234.44	125,336,948.00	100,238,689.13	98,685,264.24	98,346,445.96	147,362,276.87	146,272,617.47	145,517,862.52	145,196,380.78	143,538,080.33	143,481,091.07
OTROS PASIVOS	-4,813,010.01	-15.34	31,377,360.38	27,789,641.36	26,296,710.19	24,583,436.73	26,221,892.32	25,390,170.72	28,515,936.93	26,730,781.61	26,640,361.91	26,142,092.57	28,273,322.88	26,389,158.32	26,564,350.37
Locales	-4,813,010.01	-15.34	31,377,360.38	27,789,641.36	26,296,710.19	24,583,436.73	26,221,892.32	25,390,170.72	28,515,936.93	26,730,781.61	26,640,361.91	26,142,092.57	28,273,322.88	26,389,158.32	26,564,350.37
PATRIMONIO	16,617,306.60	14.33	115,975,154.30	117,028,286.02	117,857,197.26	119,953,203.00	120,959,871.26	121,816,106.27	120,819,080.02	121,831,953.76	120,776,186.38	121,715,683.32	123,046,497.53	124,103,978.10	132,592,460.90
Capital	7,970,498.69	7.38	108,026,992.00	115,756,322.71	115,756,322.71	115,756,323.14	115,756,322.71	115,756,322.71	115,756,323.15	115,756,322.43	115,756,322.71	115,756,323.62	115,756,323.15	115,756,323.15	115,997,490.69
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	4,807,197.14	2,196.75	218,831.80	218,831.80	218,831.86	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	5,026,028.94
Utilidad de Periodos Anteriores	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
Utilidad de Periodo	3,839,610.77	49.68	7,729,330.50	1,053,131.51	1,882,042.69	3,978,048.06	4,984,716.75	5,840,951.76	4,843,925.07	5,856,799.53	4,801,031.87	5,740,527.90	7,071,342.58	8,128,823.15	11,568,941.27
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	83,350,740.60	9.05	921,359,486.39	942,042,785.64	944,775,162.72	928,971,128.51	943,433,538.42	951,592,370.42	960,162,464.37	982,286,778.54	988,281,233.87	987,357,471.98	988,701,718.40	995,386,968.64	1,004,710,226.99