

**CAJA DE AHORROS
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,388,297.91	1,405,949.47	1,446,158.24	1,474,298.19	1,463,860.77	1,526,331.43	1,559,692.84	0.00	0.00
ACTIVOS LIQUIDOS	264,895.88	271,733.37	275,323.54	279,201.76	219,189.86	207,667.75	248,471.65	0.00	0.00
TOTAL DE PRESTAMOS	910,823.40	929,994.55	952,764.07	973,935.02	1,005,256.98	1,023,140.58	1,068,934.65	0.00	0.00
LOCALES	910,823.40	929,994.55	952,764.07	973,935.02	1,005,256.98	1,023,140.58	1,068,934.65	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	129,593.65	119,493.05	127,092.83	127,022.66	145,085.70	201,605.20	144,896.18	0.00	0.00
TOTAL DE DEPOSITOS	1,062,531.23	1,091,084.55	1,132,777.55	1,176,310.08	1,157,878.01	1,217,163.62	1,261,316.03	0.00	0.00
LOCALES	1,062,531.23	1,091,084.55	1,132,777.55	1,176,310.08	1,157,878.01	1,217,163.62	1,261,316.03	0.00	0.00
DEPOSITOS DE OFICIALES	298,834.85	319,568.31	319,531.30	332,536.31	331,531.30	370,537.60	383,311.21	0.00	0.00
DEPOSITOS DE PARTICULARES	726,751.78	764,014.38	797,872.83	825,384.29	810,943.71	828,716.85	857,089.94	0.00	0.00
DEPOSITOS DE BANCOS	36,944.60	7,501.86	15,373.42	18,389.48	15,402.99	17,909.17	20,914.88	0.00	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	181,185.33	181,889.88	184,076.10	187,039.61	187,426.35	193,407.16	199,580.97	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,310,685.78	1,335,792.66	1,376,415.69	1,417,578.43	1,426,079.34	1,466,140.45	1,502,925.54	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	987,918.36	1,007,151.79	1,043,534.45	1,060,313.85	1,095,379.87	1,137,116.69	1,146,843.87	0.00	0.00
TOTAL DE PRESTAMOS	879,358.91	896,772.67	914,159.34	934,098.62	958,040.19	976,567.56	1,010,849.36	0.00	0.00
TOTAL DE INVERSIONES	108,559.46	110,379.12	129,375.11	126,215.23	137,339.68	160,549.12	135,994.50	0.00	0.00
PATRIMONIO TOTAL	172,139.85	174,567.95	175,980.60	176,096.12	184,305.84	187,648.52	191,828.54	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	79,914.20	18,687.93	38,613.37	58,174.11	78,218.91	21,437.76	41,890.27	0.00	0.00
EGRESOS DE OPERACIONES	48,201.86	11,942.75	24,352.30	36,846.30	49,130.32	12,031.61	23,904.22	0.00	0.00
INGRESO NETO DE INTERESES	31,712.34	6,745.18	14,261.07	21,327.82	29,088.59	9,406.15	17,986.05	0.00	0.00

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OTROS INGRESOS	25,772.08	3,534.40	7,722.82	12,636.63	21,310.20	5,422.46	12,449.27	0.00	0.00
INGRESO DE OPERACIONES	57,484.42	10,279.58	21,983.89	33,964.45	50,398.79	14,828.61	30,435.32	0.00	0.00
EGRESOS GENERALES	37,275.30	9,472.30	18,638.46	27,654.09	37,879.60	9,114.04	18,712.84	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	20,209.12	807.29	3,345.43	6,310.36	12,519.19	5,714.56	11,722.48	0.00	0.00
UTILIDAD DEL PERIODO	20,823.50	706.29	2,894.24	5,859.45	7,664.94	5,650.73	11,501.94	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	36,514.59	52,222.82	39,910.18	40,514.11	38,320.23	38,380.27	47,537.28	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	35,721.50	35,392.95	34,681.56	35,642.53	37,241.07	37,351.53	37,190.70	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	4.01	5.62	4.19	4.16	3.81	3.75	4.45	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	97.83	67.77	86.90	87.98	97.18	97.32	78.23	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.92	3.81	3.64	3.66	3.70	3.65	3.48	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	13.05	12.94	12.73	12.69	12.80	12.67	12.80	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.41	17.33	17.05	16.99	16.29	15.79	16.44	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	19.89	19.56	19.32	19.20	18.64	18.90	18.67	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	23.37	23.15	22.93	22.78	23.52	22.99	22.34	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.93	24.90	24.31	23.74	18.93	17.06	19.70	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.08	19.33	19.04	18.94	14.97	13.61	15.93	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	37.13	35.86	35.52	34.53	31.46	33.63	31.19	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.11	0.28	0.55	0.74	0.70	1.99	2.01	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.59	0.21	0.42	0.55	0.54	1.54	1.53	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.10	1.62	3.29	4.44	4.16	12.05	11.99	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.09	7.42	7.40	7.32	7.14	7.54	7.31	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.88	4.74	4.67	4.63	4.49	4.23	4.17	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.21	2.68	2.73	2.68	2.66	3.31	3.14	0.00	0.00

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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 PAIS	0.00	0.00	0.00	0.00	0.00	0.00	7.75	0.00	0.00
AL POR MENOR	11.56	12.39	9.50	9.50	9.50	15.42	15.44	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.99	5.98	5.73	5.72	5.61	5.76	5.76	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	8.45	8.63	8.77	8.63	8.27	8.40	8.22	0.00	0.00
TARJETA DE CREDITO	14.83	14.83	14.77	14.79	15.00	14.85	14.85	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.55	4.52	4.51	4.46	4.36	4.26	4.22	0.00	0.00
PERSONA JURIDICA	4.56	4.30	4.41	4.42	4.18	4.22	4.09	0.00	0.00