

CAJA DE AHORROS
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,463,860.77	1,526,331.43	1,559,692.84	1,597,685.85	1,623,967.71	1,682,856.39	1,754,425.82	1,825,617.76	0.00
ACTIVOS LIQUIDOS	219,189.86	207,667.75	248,471.65	226,536.42	189,608.61	201,606.36	227,957.10	238,449.88	0.00
TOTAL DE PRESTAMOS	1,005,256.98	1,023,140.58	1,068,934.65	1,117,872.35	1,164,084.32	1,188,071.10	1,239,791.91	1,252,129.63	0.00
LOCALES	1,005,256.98	1,023,140.58	1,068,934.65	1,117,872.35	1,164,084.32	1,188,071.10	1,239,791.91	1,252,129.63	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	145,085.70	201,605.20	144,896.18	159,319.59	175,556.27	199,182.96	192,773.90	240,821.64	0.00
TOTAL DE DEPOSITOS	1,157,878.01	1,217,163.62	1,261,316.03	1,293,728.60	1,321,908.63	1,365,246.87	1,426,499.71	1,503,705.36	0.00
LOCALES	1,157,878.01	1,217,163.62	1,261,316.03	1,293,728.60	1,321,908.63	1,365,246.87	1,426,499.71	1,503,705.36	0.00
DEPOSITOS DE OFICIALES	331,531.30	370,537.60	383,311.21	391,320.28	420,222.43	420,244.56	437,182.37	442,605.15	0.00
DEPOSITOS DE PARTICULARES	810,943.71	828,716.85	857,089.94	883,533.48	890,803.30	926,117.14	972,937.07	1,039,213.00	0.00
DEPOSITOS DE BANCOS	15,402.99	17,909.17	20,914.88	18,874.84	10,882.90	18,885.17	16,380.27	21,887.20	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	187,426.35	193,407.16	199,580.97	205,997.68	198,433.83	202,208.87	216,051.24	218,130.95	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,426,079.34	1,466,140.45	1,502,925.54	1,535,992.02	1,543,914.24	1,604,593.91	1,657,059.33	1,711,651.81	0.00
ACTIVOS GENERADORES DE INGRESOS	1,095,379.87	1,137,116.69	1,146,843.87	1,189,074.81	1,244,991.63	1,305,999.92	1,323,198.32	1,385,071.61	0.00
TOTAL DE PRESTAMOS	958,040.19	976,567.56	1,010,849.36	1,045,903.69	1,084,670.65	1,105,605.84	1,154,363.28	1,185,000.99	0.00
TOTAL DE INVERSIONES	137,339.68	160,549.12	135,994.50	143,171.12	160,320.99	200,394.08	168,835.04	200,070.62	0.00
PATRIMONIO TOTAL	184,305.84	187,648.52	191,828.54	196,518.65	192,930.09	197,808.02	207,816.11	212,064.31	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	78,218.91	21,437.76	41,890.27	62,266.06	84,043.63	21,256.28	43,820.77	66,841.91	0.00
EGRESOS DE OPERACIONES	49,130.32	12,031.61	23,904.22	36,164.17	48,888.06	12,504.16	25,225.24	38,347.45	0.00
INGRESO NETO DE INTERESES	29,088.59	9,406.15	17,986.05	26,101.89	35,155.57	8,752.12	18,595.52	28,494.46	0.00

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OTROS INGRESOS	21,310.20	5,422.46	12,449.27	22,053.11	25,959.61	4,013.29	22,609.31	26,893.06	0.00
INGRESO DE OPERACIONES	50,398.79	14,828.61	30,435.32	48,154.99	61,115.18	12,765.41	41,204.83	55,387.51	0.00
EGRESOS GENERALES	37,879.60	9,114.04	18,712.84	28,659.64	42,759.26	10,128.85	21,400.27	33,140.49	0.00
UTILIDAD ANTES DE PROVISIONES	12,519.19	5,714.56	11,722.48	19,495.35	18,355.92	2,636.55	19,804.56	22,247.02	0.00
UTILIDAD DEL PERIODO	7,664.94	5,650.73	11,501.94	18,461.39	14,555.61	2,850.27	14,509.88	17,196.98	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	38,320.23	38,380.27	47,537.28	48,341.69	34,321.90	43,042.37	45,996.45	42,094.53	0.00
TOTAL PROVISIONES PARA PRESTAMOS	37,241.07	37,351.53	37,190.70	34,684.87	30,774.18	31,204.86	35,218.09	35,359.77	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.81	3.75	4.45	4.32	2.95	3.62	3.71	3.36	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	97.18	97.32	78.23	71.75	89.66	72.50	76.57	84.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.70	3.65	3.48	3.10	2.64	2.63	2.84	2.82	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.80	12.67	12.80	12.89	12.22	12.02	12.31	11.95	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.29	15.79	16.44	16.13	14.81	14.58	15.08	14.61	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.64	18.90	18.67	18.43	17.05	17.02	17.43	17.42	0.00
INDICE DE ADECUACION DE CAPITAL	23.52	22.99	22.34	21.51	20.89	20.79	21.69	21.82	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.93	17.06	19.70	17.51	14.34	14.77	15.98	15.86	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.97	13.61	15.93	14.18	11.68	11.98	12.99	13.06	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	31.46	33.63	31.19	29.83	27.62	29.36	29.49	31.87	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.70	1.99	2.01	2.07	1.17	0.87	2.19	1.66	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.54	1.54	1.53	1.60	0.94	0.71	1.75	1.34	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.16	12.05	11.99	12.53	7.54	5.76	13.96	10.81	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.14	7.54	7.31	6.98	6.75	6.51	6.62	6.43	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.49	4.23	4.17	4.06	3.93	3.83	3.81	3.69	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.66	3.31	3.14	2.93	2.82	2.68	2.81	2.74	0.00

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ZONA LIBRE	0.00	0.00	0.00	0.00	4.75	4.75	0.00	4.75	0.00
RESTO DEL PAIS	0.00	0.00	7.75	8.06	8.43	9.14	10.03	9.60	0.00
AL POR MENOR	9.50	15.42	15.44	15.17	15.62	15.23	15.22	13.06	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.61	5.76	5.76	5.61	5.57	5.62	5.69	5.58	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	8.27	8.40	8.22	8.35	7.85	8.30	8.15	8.15	0.00
TARJETA DE CREDITO	15.00	14.85	14.85	14.85	14.83	14.84	14.84	14.85	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.36	4.26	4.22	4.12	4.12	4.05	4.00	3.88	0.00
PERSONA JURIDICA	4.18	4.22	4.09	3.85	3.72	3.59	3.39	3.61	0.00