

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,623,967.71	1,682,856.39	1,754,425.82	1,825,617.76	1,922,639.65	1,989,510.39	2,120,327.20	2,152,247.84	2,176,881.84
ACTIVOS LIQUIDOS	189,608.61	201,606.36	227,957.10	238,449.88	280,486.57	282,701.95	320,363.32	326,928.27	265,516.76
TOTAL DE PRESTAMOS	1,164,084.32	1,188,071.10	1,239,791.91	1,252,129.63	1,290,966.85	1,296,802.97	1,348,849.12	1,389,296.80	1,428,570.18
LOCALES	1,164,084.32	1,188,071.10	1,239,791.91	1,252,129.63	1,290,966.85	1,296,802.97	1,348,849.12	1,389,296.80	1,428,570.18
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	175,556.27	199,182.96	192,773.90	240,821.64	246,144.03	297,720.15	332,532.71	317,259.25	350,053.18
TOTAL DE DEPOSITOS	1,321,908.63	1,365,246.87	1,426,499.71	1,503,705.36	1,582,095.18	1,672,669.63	1,787,746.63	1,818,996.51	1,817,017.74
LOCALES	1,321,908.63	1,365,246.87	1,426,499.71	1,503,705.36	1,582,095.18	1,672,669.63	1,787,746.63	1,818,996.51	1,817,017.74
DEPOSITOS DE OFICIALES	420,222.43	420,244.56	437,182.37	442,605.15	434,602.05	517,009.99	567,009.99	567,027.69	562,124.02
DEPOSITOS DE PARTICULARES	890,803.30	926,117.14	972,937.07	1,039,213.00	1,056,599.45	1,076,757.32	1,118,836.49	1,128,057.01	1,125,006.68
DEPOSITOS DE BANCOS	10,882.90	18,885.17	16,380.27	21,887.20	90,893.68	78,902.33	101,900.16	123,911.81	129,887.04
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	198,433.83	202,208.87	216,051.24	218,130.95	218,040.32	226,358.99	237,866.62	249,833.00	242,979.94
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,543,914.24	1,604,593.91	1,657,059.33	1,711,651.81	1,773,303.68	1,836,183.39	1,937,376.51	1,988,932.80	2,049,760.75
ACTIVOS GENERADORES DE INGRESOS	1,244,991.63	1,305,999.92	1,323,198.32	1,385,071.61	1,438,375.73	1,490,888.59	1,556,973.82	1,599,753.66	1,657,867.12
TOTAL DE PRESTAMOS	1,084,670.65	1,105,605.84	1,154,363.28	1,185,000.99	1,227,525.58	1,242,437.04	1,294,320.51	1,320,713.21	1,359,768.51
TOTAL DE INVERSIONES	160,320.99	200,394.08	168,835.04	200,070.62	210,850.15	248,451.56	262,653.30	279,040.45	298,098.61
PATRIMONIO TOTAL	192,930.09	197,808.02	207,816.11	212,064.31	208,237.07	214,283.93	226,958.93	233,981.97	230,510.13
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	84,043.63	21,256.28	43,820.77	66,841.91	91,600.67	24,938.48	50,393.97	76,232.43	103,578.74
EGRESOS DE OPERACIONES	48,888.06	12,504.16	25,225.24	38,347.45	51,685.35	13,385.68	27,346.57	41,444.35	55,858.04
INGRESO NETO DE INTERESES	35,155.57	8,752.12	18,595.52	28,494.46	39,915.33	11,552.80	23,047.39	34,788.08	47,720.70

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OTROS INGRESOS	25,959.61	4,013.29	22,609.31	26,893.06	32,919.87	8,010.11	15,821.06	21,927.12	30,766.65
INGRESO DE OPERACIONES	61,115.18	12,765.41	41,204.83	55,387.51	72,835.19	19,562.91	38,868.45	56,715.20	78,487.36
EGRESOS GENERALES	42,759.26	10,128.85	21,400.27	33,140.49	46,821.35	12,016.14	23,956.08	36,785.92	51,501.49
UTILIDAD ANTES DE PROVISIONES	18,355.92	2,636.55	19,804.56	22,247.02	26,013.84	7,546.77	14,912.37	19,929.28	26,985.86
UTILIDAD DEL PERIODO	14,555.61	2,850.27	14,509.88	17,196.98	23,509.21	7,683.55	15,057.41	20,101.37	27,225.27
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	34,321.90	43,042.37	45,996.45	42,094.53	30,014.79	21,148.87	21,482.53	24,232.07	20,442.96
TOTAL PROVISIONES PARA PRESTAMOS	30,774.18	31,204.86	35,218.09	35,359.77	29,684.06	29,997.36	28,152.06	27,085.24	25,995.35
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.95	3.62	3.71	3.36	2.32	1.63	1.59	1.74	1.43
PROVISIONES / PRESTAMOS VENCIDOS (%)	89.66	72.50	76.57	84.00	98.90	141.84	131.05	111.77	127.16
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.64	2.63	2.84	2.82	2.30	2.31	2.09	1.95	1.82
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.22	12.02	12.31	11.95	11.34	11.38	11.22	11.61	11.16
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.81	14.58	15.08	14.61	14.19	14.20	14.15	14.64	13.66
PATRIMONIO / PRESTAMOS TOTALES (%)	17.05	17.02	17.43	17.42	16.89	17.46	17.63	17.98	17.01
INDICE DE ADECUACION DE CAPITAL	20.89	20.79	21.69	21.82	20.67	21.47	20.86	21.34	20.48
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.34	14.77	15.98	15.86	17.73	16.90	17.92	17.97	14.61
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.68	11.98	12.99	13.06	14.59	14.21	15.11	15.19	12.20
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	27.62	29.36	29.49	31.87	33.29	34.70	36.52	35.41	33.88
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.17	0.87	2.19	1.66	1.63	2.06	1.93	1.68	1.64
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.94	0.71	1.75	1.34	1.33	1.67	1.55	1.35	1.33
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.54	5.76	13.96	10.81	11.29	14.34	13.27	11.45	11.81
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.75	6.51	6.62	6.43	6.37	6.69	6.47	6.35	6.25
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.93	3.83	3.81	3.69	3.59	3.59	3.51	3.45	3.37
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.82	2.68	2.81	2.74	2.78	3.10	2.96	2.90	2.88



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ZONA LIBRE	4.75	4.75	0.00	4.75	4.75	4.75	4.75	4.75	4.75
RESTO DEL PAIS	8.43	9.14	10.03	9.60	10.29	9.60	9.29	9.60	9.60
AL POR MENOR	15.62	15.23	15.22	13.06	13.41	14.17	14.55	14.86	11.66
CONSUMO									
VIVIENDA HIPOTECARIA	5.57	5.62	5.69	5.58	5.36	5.39	5.13	5.20	5.42
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	7.85	8.30	8.15	8.15	7.93	7.93	8.00	7.96	7.71
TARJETA DE CREDITO	14.83	14.84	14.84	14.85	14.86	14.87	14.84	14.80	14.84
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.12	4.05	4.00	3.88	3.83	3.79	3.73	3.70	3.68
PERSONA JURIDICA	3.72	3.59	3.39	3.61	3.55	3.38	3.42	3.40	3.37