

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,922,639.65	1,989,510.39	2,120,327.20	2,152,247.84	2,176,881.84	2,255,053.03	2,355,878.14	0.00	0.00
ACTIVOS LIQUIDOS	280,486.57	282,701.95	320,363.32	326,928.27	265,516.76	259,875.97	369,757.12	0.00	0.00
TOTAL DE PRESTAMOS	1,290,966.85	1,296,802.97	1,348,849.12	1,389,296.80	1,428,570.18	1,545,448.95	1,638,330.05	0.00	0.00
LOCALES	1,290,966.85	1,296,802.97	1,348,849.12	1,389,296.80	1,428,570.18	1,545,448.95	1,638,330.05	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	246,144.03	297,720.15	332,532.71	317,259.25	350,053.18	329,155.24	220,474.06	0.00	0.00
TOTAL DE DEPOSITOS	1,582,095.18	1,672,669.63	1,787,746.63	1,818,996.51	1,817,017.74	1,895,155.07	2,006,299.66	0.00	0.00
LOCALES	1,582,095.18	1,672,669.63	1,787,746.63	1,818,996.51	1,817,017.74	1,895,155.07	2,006,299.66	0.00	0.00
DEPOSITOS DE OFICIALES	434,602.05	517,009.99	567,009.99	567,027.69	562,124.02	596,772.43	596,776.67	0.00	0.00
DEPOSITOS DE PARTICULARES	1,056,599.45	1,076,757.32	1,118,836.49	1,128,057.01	1,125,006.68	1,174,496.69	1,272,137.80	0.00	0.00
DEPOSITOS DE BANCOS	90,893.68	78,902.33	101,900.16	123,911.81	129,887.04	123,885.95	137,385.20	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	218,040.32	226,358.99	237,866.62	249,833.00	242,979.94	244,909.10	246,960.46	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,773,303.68	1,836,183.39	1,937,376.51	1,988,932.80	2,049,760.75	2,122,281.71	2,238,102.67	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,438,375.73	1,490,888.59	1,556,973.82	1,599,753.66	1,657,867.12	1,734,563.66	1,770,092.97	0.00	0.00
TOTAL DE PRESTAMOS	1,227,525.58	1,242,437.04	1,294,320.51	1,320,713.21	1,359,768.51	1,421,125.96	1,493,589.58	0.00	0.00
TOTAL DE INVERSIONES	210,850.15	248,451.56	262,653.30	279,040.45	298,098.61	313,437.70	276,503.39	0.00	0.00
PATRIMONIO TOTAL	208,237.07	214,283.93	226,958.93	233,981.97	230,510.13	235,634.05	242,413.54	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	91,600.67	24,938.48	50,393.97	76,232.43	103,578.74	26,881.87	54,428.14	0.00	0.00
EGRESOS DE OPERACIONES	51,685.35	13,385.68	27,346.57	41,444.35	55,858.04	14,242.91	29,439.82	0.00	0.00
INGRESO NETO DE INTERESES	39,915.33	11,552.80	23,047.39	34,788.08	47,720.70	12,638.96	24,988.32	0.00	0.00

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OTROS INGRESOS	32,919.87	8,010.11	15,821.06	21,927.12	30,766.65	6,273.13	19,217.73	0.00	0.00
INGRESO DE OPERACIONES	72,835.19	19,562.91	38,868.45	56,715.20	78,487.36	18,912.08	44,206.04	0.00	0.00
EGRESOS GENERALES	46,821.35	12,016.14	23,956.08	36,785.92	51,501.49	14,161.91	28,932.29	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	26,013.84	7,546.77	14,912.37	19,929.28	26,985.86	4,750.18	15,273.75	0.00	0.00
UTILIDAD DEL PERIODO	23,509.21	7,683.55	15,057.41	20,101.37	27,225.27	4,784.66	15,332.72	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	30,014.79	21,148.87	21,482.53	24,232.07	20,442.96	21,164.94	34,150.99	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	29,684.06	29,997.36	28,152.06	27,085.24	25,995.35	25,789.77	25,029.03	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.32	1.63	1.59	1.74	1.43	1.37	2.08	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	98.90	141.84	131.05	111.77	127.16	121.85	73.29	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.30	2.31	2.09	1.95	1.82	1.67	1.53	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.34	11.38	11.22	11.61	11.16	10.86	10.48	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.19	14.20	14.15	14.64	13.66	13.06	13.29	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.89	17.46	17.63	17.98	17.01	15.85	15.07	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	20.67	21.47	20.86	21.34	20.48	19.35	17.66	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.73	16.90	17.92	17.97	14.61	13.71	18.43	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.59	14.21	15.11	15.19	12.20	11.52	15.70	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	33.29	34.70	36.52	35.41	33.88	31.08	29.42	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.63	2.06	1.93	1.68	1.64	1.10	1.73	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.33	1.67	1.55	1.35	1.33	0.90	1.37	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.29	14.34	13.27	11.45	11.81	8.12	12.65	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.37	6.69	6.47	6.35	6.25	6.20	6.15	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.59	3.59	3.51	3.45	3.37	3.28	3.33	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.78	3.10	2.96	2.90	2.88	2.91	2.82	0.00	0.00

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ZONA LIBRE	4.75	4.75	4.75	4.75	4.75	5.07	0.00	0.00	0.00
RESTO DEL PAIS	10.29	9.60	9.29	9.60	9.60	7.75	0.00	0.00	0.00
AL POR MENOR	13.41	14.17	14.55	14.86	11.66	10.92	11.59	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.36	5.39	5.13	5.20	5.42	5.38	4.91	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	7.93	7.93	8.00	7.96	7.71	7.76	7.60	0.00	0.00
TARJETA DE CREDITO	14.86	14.87	14.84	14.80	14.84	14.85	15.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.83	3.79	3.73	3.70	3.68	3.60	3.57	0.00	0.00
PERSONA JURIDICA	3.55	3.38	3.42	3.40	3.37	3.35	3.41	0.00	0.00