

CAJA DE AHORROS
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,710,887.69	2,784,813.33	2,855,781.15	3,045,454.33	3,085,211.35	3,108,406.94	3,400,210.46	3,492,489.93	3,386,131.19
ACTIVOS LIQUIDOS	336,506.14	327,370.42	294,188.57	435,913.67	451,275.82	436,369.62	641,294.20	648,458.92	460,819.12
TOTAL DE PRESTAMOS	1,867,033.22	1,967,081.86	2,061,548.53	2,101,423.60	2,120,682.20	2,155,970.56	2,226,771.18	2,306,898.68	2,379,950.61
LOCALES	1,867,033.22	1,967,081.86	2,061,548.53	2,101,423.60	2,120,682.20	2,155,970.56	2,226,771.18	2,306,898.68	2,379,950.61
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	326,128.49	324,687.01	330,769.37	351,159.01	349,469.66	350,601.40	364,345.10	371,568.81	371,579.98
TOTAL DE DEPOSITOS	2,329,983.00	2,362,395.22	2,438,718.41	2,592,825.76	2,637,585.08	2,657,895.00	2,967,764.09	3,069,891.92	2,906,408.68
LOCALES	2,329,983.00	2,362,395.22	2,438,718.41	2,592,825.76	2,637,585.08	2,657,895.00	2,967,764.09	3,069,891.92	2,906,408.68
DEPOSITOS DE OFICIALES	667,442.99	653,454.65	687,204.65	823,649.65	773,649.65	792,026.89	1,089,490.21	1,156,490.21	906,490.21
DEPOSITOS DE PARTICULARES	1,458,465.60	1,419,133.57	1,469,054.59	1,489,460.67	1,474,931.99	1,707,906.69	1,775,193.05	1,816,402.60	1,775,430.55
DEPOSITOS DE BANCOS	204,074.42	289,806.99	282,459.17	279,715.43	389,003.44	157,961.42	103,080.83	96,999.12	224,487.92
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	288,715.75	290,878.03	297,256.62	301,946.87	306,846.21	308,089.16	311,715.39	319,712.98	319,095.50
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,660,860.09	2,670,124.80	2,775,727.17	2,893,896.26	2,898,049.52	2,946,610.14	3,127,995.81	3,268,972.13	3,235,671.27
ACTIVOS GENERADORES DE INGRESOS	2,129,209.26	2,203,416.70	2,289,427.00	2,332,505.36	2,331,656.79	2,399,170.42	2,491,717.09	2,565,525.05	2,610,841.23
TOTAL DE PRESTAMOS	1,785,587.10	1,856,893.78	1,937,603.69	1,978,734.86	1,993,857.71	2,061,526.21	2,144,159.85	2,204,161.14	2,250,316.41
TOTAL DE INVERSIONES	343,622.16	346,522.92	351,823.31	353,770.50	337,799.08	337,644.21	347,557.24	361,363.91	360,524.82
PATRIMONIO TOTAL	268,893.82	273,106.72	280,426.25	285,549.95	297,780.98	299,483.59	304,486.00	310,829.93	312,970.86
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	125,217.57	31,278.08	64,794.46	99,956.20	135,414.75	33,927.39	68,793.48	106,186.75	146,969.74
EGRESOS DE OPERACIONES	67,200.99	18,440.62	41,950.88	60,402.52	81,523.00	20,516.13	42,082.94	64,378.53	86,952.53

INGRESO NETO DE INTERESES	58,016.58	12,837.46	22,843.58	39,553.68	53,891.75	13,411.26	26,710.54	41,808.22	60,017.22
OTROS INGRESOS	30,950.29	11,221.01	26,125.38	32,884.88	48,759.44	7,040.13	16,488.86	24,598.85	31,909.53
INGRESO DE OPERACIONES	88,966.86	24,058.47	48,968.95	72,438.55	102,651.19	20,451.38	43,199.40	66,407.07	91,926.74
EGRESOS GENERALES	68,590.00	16,826.08	34,726.44	52,487.31	70,400.97	17,551.10	35,068.61	52,827.11	70,787.77
UTILIDAD ANTES DE PROVISIONES	20,376.86	7,232.39	14,242.51	19,951.25	32,250.22	2,900.28	8,130.79	13,579.95	21,138.97
UTILIDAD DEL PERIODO	16,730.83	6,125.81	13,197.12	18,109.49	29,717.68	1,057.57	4,529.09	9,041.64	11,083.93
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	38,271.29	39,957.40	42,718.55	44,049.15	42,312.62	51,335.41	60,965.35	50,141.53	54,173.19
TOTAL PROVISIONES PARA PRESTAMOS	20,435.45	25,962.19	22,605.00	21,861.36	20,527.99	22,805.19	22,143.18	19,327.50	24,300.81
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.05	2.03	2.07	2.10	2.00	2.38	2.74	2.17	2.28
PROVISIONES / PRESTAMOS VENCIDOS (%)	53.40	64.97	52.92	49.63	48.52	44.42	36.32	38.55	44.86
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.09	1.32	1.10	1.04	0.97	1.06	0.99	0.84	1.02
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.65	10.45	10.41	9.91	9.95	9.91	9.17	9.15	9.42
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.16	12.69	12.43	12.31	12.42	12.29	12.03	11.94	11.60
PATRIMONIO / PRESTAMOS TOTALES (%)	15.46	14.79	14.42	14.37	14.47	14.29	14.00	13.86	13.41
INDICE DE ADECUACION DE CAPITAL	17.88	17.38	17.42	16.88	16.98	16.72	15.50	14.35	14.75
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.44	13.86	12.06	16.81	17.11	16.42	21.61	21.12	15.86
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.41	11.76	10.30	14.31	14.63	14.04	18.86	18.57	13.61
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	28.44	27.60	25.63	30.36	30.36	29.61	33.89	33.23	28.64
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.79	1.11	1.15	1.04	1.27	0.18	0.36	0.47	0.42
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.63	0.92	0.95	0.83	1.03	0.14	0.29	0.37	0.34
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.22	8.97	9.41	8.46	9.98	1.41	2.97	3.88	3.54
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.88	5.68	5.66	5.71	5.81	5.66	5.52	5.52	5.63
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.16	3.35	3.66	3.45	3.50	3.42	3.38	3.35	3.33
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.72	2.33	2.00	2.26	2.31	2.24	2.14	2.17	2.30
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	77.10	69.94	70.92	72.46	68.58	85.82	81.18	79.55	77.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.45	2.04	2.28	1.88	2.09	1.17	1.32	1.28	1.22
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	1,688.00	1,702.00	1,695.00	1,687.00	1,696.00	1,673.00	1,663.00	1,649.00	1,693.00
NUMERO DE SUCURSALES	55.00	56.00	56.00	56.00	56.00	56.00	56.00	56.00	56.00
PRESTAMOS / EMPLEADOS	1,106.06	1,155.75	1,216.25	1,245.66	1,250.40	1,288.69	1,339.01	1,398.97	1,405.76
DEPOSITOS TOTALES / EMPLEADOS	1,380.32	1,388.01	1,438.77	1,536.94	1,555.18	1,588.70	1,784.58	1,861.67	1,716.72
UTILIDAD NETA / EMPLEADOS	9.91	3.60	7.79	10.73	17.52	0.63	2.72	5.48	6.55
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.83	8.98	5.94	11.05	13.81	11.62	19.06	14.68	9.75

PRESTAMOS (%)	9.56	12.62	13.67	13.22	13.59	9.60	8.01	9.78	12.23
LOCALES (%)	9.56	12.62	13.67	13.22	13.59	9.60	8.01	9.78	12.23
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	4.70	7.54	4.24	9.04	13.20	12.51	21.69	18.40	10.19
LOCALES (%)	4.70	7.54	4.24	9.04	13.20	12.51	21.69	18.40	10.19
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO (%)	15.92	13.92	12.77	12.18	6.28	5.92	4.86	5.88	3.99
UTILIDAD NETA (%)	(58.92)	27.02	17.26	15.82	77.62	(82.74)	(65.68)	(50.07)	(62.70)
CLASIFICACION PRESTAMOS									
NORMAL	1,743,707.12	1,843,166.16	1,951,401.94	1,989,787.19	2,013,574.52	2,042,761.41	2,112,048.00	2,179,715.27	2,248,170.93
MENCION ESPECIAL	98,471.42	67,287.18	61,161.21	60,389.38	32,028.44	35,908.71	41,024.62	44,899.79	42,770.38
SUBNORMAL	19,161.52	59,133.37	41,682.85	14,876.12	29,488.81	31,724.24	18,037.48	24,660.60	31,178.12
DUDOSO	9,789.87	12,552.73	20,390.39	42,651.39	49,873.09	49,332.22	61,670.67	49,340.68	50,023.39
IRRECUPERABLE	16,338.75	10,904.61	9,517.13	15,580.87	16,245.34	19,049.16	16,133.59	27,609.84	32,108.60
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	11.80	11.75	12.17	12.17	11.50	10.50	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.10	6.05	6.00	5.93	5.88	5.82	5.68	5.66	5.62
PRESTAMO PERSONAL AUTO	5.32	5.33	5.34	5.32	5.82	5.97	6.02	6.00	5.97
PRESTAMO PERSONAL	7.53	7.48	7.39	7.34	7.31	7.27	7.18	7.09	7.05
TARJETA DE CREDITO	18.70	18.64	18.78	18.78	18.78	18.80	18.86	20.11	19.74
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.51	3.50	3.50	3.49	3.50	3.49	3.49	3.49	3.50
PERSONA JURIDICA	3.53	3.55	3.53	3.53	3.54	3.56	3.56	3.59	3.62

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016