

**CAJA DE AHORROS**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2017**  
**( En Miles de Balboas )**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	3,085,211.35	3,108,406.94	3,400,210.46	3,492,489.93	3,386,131.19	3,504,165.16	3,579,699.47	3,631,969.03	3,837,494.98
ACTIVOS LIQUIDOS	451,275.82	436,369.62	641,294.20	648,458.92	460,819.12	549,811.41	527,779.98	532,611.82	706,170.50
TOTAL DE PRESTAMOS	2,120,682.20	2,155,970.56	2,226,771.18	2,306,898.68	2,379,950.61	2,404,641.68	2,477,539.37	2,534,675.80	2,568,824.99
LOCALES	2,120,682.20	2,155,970.56	2,226,771.18	2,306,898.68	2,379,950.61	2,404,641.68	2,477,539.37	2,534,675.80	2,568,824.99
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	349,469.66	350,601.40	364,345.10	371,568.81	371,579.98	370,179.47	383,333.98	364,658.03	354,029.68
TOTAL DE DEPOSITOS	2,637,585.08	2,657,895.00	2,967,764.09	3,069,891.92	2,906,408.68	3,034,305.08	3,126,310.27	3,157,171.66	3,365,612.63
LOCALES	2,637,585.08	2,657,895.00	2,967,764.09	3,069,891.92	2,906,408.68	3,034,305.08	3,126,310.27	3,157,171.66	3,365,612.63
DEPOSITOS DE OFICIALES	773,649.65	792,026.89	1,089,490.21	1,156,490.21	906,490.21	1,059,724.18	1,144,724.18	1,119,724.18	1,267,683.32
DEPOSITOS DE PARTICULARES	1,474,931.99	1,707,906.69	1,775,193.05	1,816,402.60	1,775,430.55	1,877,075.33	1,900,658.90	1,951,015.02	1,968,904.40
DEPOSITOS DE BANCOS	389,003.44	157,961.42	103,080.83	96,999.12	224,487.92	97,505.57	80,927.19	86,432.47	129,024.91
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	306,846.21	308,089.16	311,715.39	319,712.98	319,095.50	326,261.85	340,324.75	356,365.82	352,546.90
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,898,049.52	2,946,610.14	3,127,995.81	3,268,972.13	3,235,671.27	3,306,286.05	3,489,954.96	3,562,229.48	3,611,813.08
ACTIVOS GENERADORES DE INGRESOS	2,331,656.79	2,399,170.42	2,491,717.09	2,565,525.05	2,610,841.23	2,640,696.56	2,725,994.82	2,788,900.66	2,837,192.63
TOTAL DE PRESTAMOS	1,993,857.71	2,061,526.21	2,144,159.85	2,204,161.14	2,250,316.41	2,280,306.12	2,352,155.27	2,420,787.24	2,474,387.80
TOTAL DE INVERSIONES	337,799.08	337,644.21	347,557.24	361,363.91	360,524.82	360,390.44	373,839.54	368,113.42	362,804.83
PATRIMONIO TOTAL	297,780.98	299,483.59	304,486.00	310,829.93	312,970.86	317,175.50	326,020.07	338,039.40	335,821.20
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	135,414.75	33,927.39	68,793.48	106,186.75	146,969.74	40,278.81	83,043.60	138,016.83	183,945.55
EGRESOS DE OPERACIONES	81,523.00	20,516.13	42,082.94	64,378.53	86,952.53	22,011.62	44,451.67	66,483.70	89,619.94



ACTIVOS (%)	13.81	11.62	19.06	14.68	9.75	12.73	5.28	3.99	13.33
PRESTAMOS (%)	13.59	9.60	8.01	9.78	12.23	11.53	11.26	9.87	7.94
LOCALES (%)	13.59	9.60	8.01	9.78	12.23	11.53	11.26	9.87	7.94
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	13.20	12.51	21.69	18.40	10.19	14.16	5.34	2.84	15.80
LOCALES (%)	13.20	12.51	21.69	18.40	10.19	14.16	5.34	2.84	15.80
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO (%)	6.28	5.92	4.86	5.88	3.99	5.90	9.18	11.46	10.48
UTILIDAD NETA (%)	77.62	(82.74)	(65.68)	(50.07)	(62.70)	516.01	344.32	285.16	274.86
CLASIFICACION PRESTAMOS									
NORMAL	2,013,574.52	2,042,761.41	2,112,048.00	2,179,715.27	2,006,275.33	2,241,470.06	2,299,620.56	2,391,312.19	2,420,398.20
MENCION ESPECIAL	32,028.44	35,908.71	41,024.62	44,899.79	38,137.68	70,486.32	85,521.01	50,652.92	55,224.87
SUBNORMAL	29,488.81	31,724.24	18,037.48	24,660.60	28,730.84	32,807.29	35,426.98	37,928.95	33,648.42
DUDOSO	49,873.09	49,332.22	61,670.67	49,340.68	48,322.63	50,916.99	51,192.69	50,578.30	55,661.26
IRRECUPERABLE	16,245.34	19,049.16	16,133.59	27,609.84	30,364.09	34,833.47	32,031.56	36,322.22	34,289.65
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.00
AL POR MENOR	11.50	10.50	0.00	0.00	0.00	0.00	0.00	0.00	8.05
CONSUMO									
VIVIENDA HIPOTECARIA	5.88	5.82	5.68	5.66	5.62	5.65	5.62	5.59	5.56
PRESTAMO PERSONAL AUTO	5.82	5.97	6.02	6.00	5.97	6.04	6.13	6.16	6.18
PRESTAMO PERSONAL	7.31	7.27	7.18	7.09	7.05	7.07	7.11	7.16	7.21
TARJETA DE CREDITO	18.78	18.80	18.86	20.11	19.74	19.71	19.65	19.70	19.71
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.50	3.49	3.49	3.49	3.50	3.50	3.51	3.52	3.52
PERSONA JURIDICA	3.54	3.56	3.56	3.59	3.62	3.61	3.57	3.61	3.58