

CAJA DE AHORROS
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	3,386,131.19	3,504,165.16	3,579,699.47	3,631,969.03	3,837,494.98	3,738,216.97	3,712,001.73	3,722,917.52	0.00
ACTIVOS LIQUIDOS	460,819.12	549,811.41	527,779.98	532,611.82	706,170.50	562,584.55	494,630.59	439,105.61	0.00
TOTAL DE PRESTAMOS	2,379,950.61	2,404,641.68	2,477,539.37	2,534,675.80	2,568,824.99	2,613,900.25	2,677,984.51	2,753,299.91	0.00
LOCALES	2,379,950.61	2,404,641.68	2,477,539.37	2,534,675.80	2,568,824.99	2,613,900.25	2,677,984.51	2,753,299.91	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	371,579.98	370,179.47	383,333.98	364,658.03	354,029.68	347,750.66	322,869.66	316,021.25	0.00
TOTAL DE DEPOSITOS	2,906,408.68	3,034,305.08	3,126,310.27	3,157,171.66	3,365,612.63	3,289,665.66	3,249,272.53	3,207,898.99	0.00
LOCALES	2,906,408.68	3,034,305.08	3,126,310.27	3,157,171.66	3,365,612.63	3,289,665.66	3,249,272.53	3,207,898.99	0.00
DEPOSITOS DE OFICIALES	906,490.21	1,059,724.18	1,144,724.18	1,119,724.18	1,267,683.32	1,169,424.65	1,115,192.11	1,088,889.90	0.00
DEPOSITOS DE PARTICULARES	1,775,430.55	1,877,075.33	1,900,658.90	1,951,015.02	1,968,904.40	1,977,722.94	1,984,062.35	1,985,491.02	0.00
DEPOSITOS DE BANCOS	224,487.92	97,505.57	80,927.19	86,432.47	129,024.91	142,518.07	150,018.07	133,518.07	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	319,095.50	326,261.85	340,324.75	356,365.82	352,546.90	338,950.36	346,196.35	354,867.56	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	3,235,671.27	3,306,286.05	3,489,954.96	3,562,229.48	3,611,813.08	3,621,191.06	3,645,850.60	3,677,443.28	0.00
ACTIVOS GENERADORES DE INGRESOS	2,610,841.23	2,640,696.56	2,725,994.82	2,788,900.66	2,837,192.63	2,868,236.03	2,930,863.76	2,984,327.50	0.00
TOTAL DE PRESTAMOS	2,250,316.41	2,280,306.12	2,352,155.27	2,420,787.24	2,474,387.80	2,509,270.96	2,577,761.94	2,643,987.86	0.00
TOTAL DE INVERSIONES	360,524.82	360,390.44	373,839.54	368,113.42	362,804.83	358,965.07	353,101.82	340,339.64	0.00
PATRIMONIO TOTAL	312,970.86	317,175.50	326,020.07	338,039.40	335,821.20	332,606.11	343,260.55	355,616.69	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	146,969.74	40,278.81	83,043.60	138,016.83	183,945.55	43,316.51	88,503.83	135,204.53	0.00
EGRESOS DE OPERACIONES	86,952.53	22,011.62	44,451.67	66,483.70	89,619.94	22,940.42	45,937.91	70,374.83	0.00
INGRESO NETO DE INTERESES	60,017.22	18,267.19	38,591.93	71,533.13	94,325.61	20,376.09	42,565.91	64,829.70	0.00
OTROS INGRESOS	31,909.53	7,740.58	21,925.41	30,798.77	38,729.39	8,087.50	17,249.10	26,102.70	0.00

INGRESO DE OPERACIONES	91,926.74	26,007.77	60,517.34	102,331.90	133,055.00	28,463.59	59,815.01	90,932.40	0.00
EGRESOS GENERALES	70,787.77	17,419.96	35,418.82	55,019.71	74,882.98	18,385.69	37,818.32	56,794.47	0.00
UTILIDAD ANTES DE PROVISIONES	21,138.97	8,587.81	25,098.51	47,312.19	58,172.02	10,077.90	21,996.69	34,137.93	0.00
UTILIDAD DEL PERIODO	11,083.93	6,514.80	20,123.72	34,824.65	41,548.94	11,275.77	21,250.78	30,494.13	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	54,173.19	59,376.82	54,599.32	78,749.80	70,943.70	111,622.26	90,923.82	87,059.30	0.00
TOTAL PROVISIONES PARA PRESTAMOS	24,300.81	25,872.46	26,253.44	32,118.78	30,397.42	54,358.88	49,903.52	47,361.70	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.28	2.47	2.20	3.11	2.76	4.27	3.40	3.16	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	44.86	43.57	48.08	40.79	42.85	48.70	54.88	54.40	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.02	1.08	1.06	1.27	1.18	2.08	1.86	1.72	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.42	9.31	9.51	9.81	9.19	9.07	9.33	9.53	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.60	11.76	11.90	12.29	12.06	11.44	11.54	11.56	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.41	13.57	13.74	14.06	13.72	12.97	12.93	12.89	0.00
INDICE DE ADECUACION DE CAPITAL	13.47	12.99	13.22	14.38	13.51	12.75	13.13	13.48	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.86	18.12	16.88	16.87	20.98	17.10	15.22	13.69	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.61	15.69	14.74	14.66	18.40	15.05	13.33	11.79	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	28.64	30.32	29.14	28.42	31.50	27.67	25.16	23.54	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.42	0.99	1.48	1.66	1.46	1.57	1.45	1.36	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.34	0.79	1.15	1.30	1.15	1.25	1.17	1.11	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.54	8.22	12.35	13.74	12.37	13.56	12.38	11.43	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.63	6.10	6.09	6.60	6.48	6.04	6.04	6.04	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.33	3.33	3.26	3.18	3.16	3.20	3.13	3.14	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.30	2.77	2.83	3.42	3.32	2.84	2.90	2.90	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	77.00	66.98	58.53	53.77	56.28	64.59	63.23	62.46	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.22	1.17	1.61	1.47	1.37	1.13	1.18	1.17	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	1,693.00	1,683.00	1,686.00	1,708.00	1,754.00	1,776.00	1,775.00	1,801.00	0.00
NUMERO DE SUCURSALES	56.00	56.00	56.00	56.00	57.00	57.00	56.00	56.00	0.00
PRESTAMOS / EMPLEADOS	1,405.76	1,428.78	1,469.48	1,484.00	1,464.55	1,471.79	1,508.72	1,528.76	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,716.72	1,802.91	1,854.28	1,848.46	1,918.82	1,852.29	1,830.58	1,781.18	0.00
UTILIDAD NETA / EMPLEADOS	6.55	3.87	11.94	20.39	23.69	6.35	11.97	16.93	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.75	12.73	5.28	3.99	13.33	6.68	3.70	2.50	0.00
PRESTAMOS (%)	12.23	11.53	11.26	9.87	7.94	8.70	8.09	8.63	0.00
LOCALES (%)	12.23	11.53	11.26	9.87	7.94	8.70	8.09	8.63	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	10.19	14.16	5.34	2.84	15.80	8.42	3.93	1.61	0.00

LOCALES (%)	10.19	14.16	5.34	2.84	15.80	8.42	3.93	1.61	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO (%)	3.99	5.90	9.18	11.46	10.48	3.89	1.73	(0.42)	0.00
UTILIDAD NETA (%)	(62.70)	516.01	344.32	285.16	274.86	73.08	5.60	(12.44)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,248,170.93	2,241,470.06	2,299,620.56	2,391,312.19	2,420,398.20	2,484,960.92	2,551,004.15	2,616,556.28	0.00
MENCION ESPECIAL	42,770.38	70,486.32	85,521.01	50,652.92	55,224.87	60,124.23	57,266.00	65,353.21	0.00
SUBNORMAL	31,178.12	32,807.29	35,426.98	37,928.95	33,648.42	29,709.56	29,095.28	30,578.16	0.00
DUDOSO	50,023.39	50,916.99	51,192.69	50,578.30	55,661.26	40,137.93	54,620.42	50,147.31	0.00
IRRECUPERABLE	32,108.60	34,833.47	32,031.56	36,322.22	34,289.65	53,326.49	35,902.19	38,026.66	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	0.00	0.00	0.00	0.00	8.00	6.07	6.03	6.00	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	8.05	7.88	7.88	8.25	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.62	5.65	5.62	5.59	5.56	5.54	5.53	5.51	0.00
PRESTAMO PERSONAL AUTO	5.97	6.04	6.13	6.16	6.18	6.22	6.26	6.30	0.00
PRESTAMO PERSONAL	7.05	7.07	7.11	7.16	7.21	7.23	7.25	7.28	0.00
TARJETA DE CREDITO	19.74	19.71	19.65	19.70	19.71	19.74	20.40	20.56	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.50	3.50	3.51	3.52	3.52	3.53	3.53	3.54	0.00
PERSONA JURIDICA	3.62	3.61	3.57	3.61	3.58	3.61	3.64	3.67	0.00