

CAJA DE AHORROS
ESTADISTICAS FINANCIERAS
A MARZO 2019
(En Miles de Balboas)

| | 2017 | 2018 | | | | 2019 | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|-------|------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 3,837,494.98 | 3,738,216.97 | 3,712,001.73 | 3,722,917.52 | 3,853,895.45 | 3,823,586.55 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 706,170.50 | 562,584.55 | 494,630.59 | 439,105.61 | 552,045.04 | 457,048.84 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 2,568,824.99 | 2,613,900.25 | 2,677,984.51 | 2,753,299.91 | 2,801,660.86 | 2,859,230.30 | 0.00 | 0.00 | 0.00 |
| LOCALES | 2,568,824.99 | 2,613,900.25 | 2,677,984.51 | 2,753,299.91 | 2,801,660.86 | 2,859,230.30 | 0.00 | 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 | 354,029.68 | 347,750.66 | 322,869.66 | 316,021.25 | 270,249.12 | 269,643.01 | 0.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 3,365,612.63 | 3,289,665.66 | 3,249,272.53 | 3,207,898.99 | 3,348,716.81 | 3,344,641.91 | 0.00 | 0.00 | 0.00 |
| LOCALES | 3,365,612.63 | 3,289,665.66 | 3,249,272.53 | 3,207,898.99 | 3,348,716.81 | 3,344,641.91 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 1,267,683.32 | 1,169,424.65 | 1,115,192.11 | 1,088,889.90 | 1,277,953.40 | 1,242,600.49 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 1,968,904.40 | 1,977,722.94 | 1,984,062.35 | 1,985,491.02 | 1,980,242.91 | 1,988,496.55 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 129,024.91 | 142,518.07 | 150,018.07 | 133,518.07 | 90,520.50 | 113,544.87 | 0.00 | 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 | 352,546.90 | 338,950.36 | 346,196.35 | 354,867.56 | 359,881.66 | 362,599.92 | 0.00 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 3,611,813.08 | 3,621,191.06 | 3,645,850.60 | 3,677,443.28 | 3,845,695.21 | 3,780,901.76 | 0.00 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 2,837,192.63 | 2,868,236.03 | 2,930,863.76 | 2,984,327.50 | 2,997,382.33 | 3,045,262.11 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 2,474,387.80 | 2,509,270.96 | 2,577,761.94 | 2,643,987.86 | 2,685,242.93 | 2,736,565.28 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 362,804.83 | 358,965.07 | 353,101.82 | 340,339.64 | 312,139.40 | 308,696.83 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 335,821.20 | 332,606.11 | 343,260.55 | 355,616.69 | 356,214.28 | 350,775.14 | 0.00 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 183,945.55 | 43,316.51 | 88,503.83 | 135,204.53 | 187,119.70 | 47,396.44 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 89,619.94 | 22,940.42 | 45,937.91 | 70,374.83 | 96,808.20 | 25,719.31 | 0.00 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 94,325.61 | 20,376.09 | 42,565.91 | 64,829.70 | 90,311.50 | 21,677.13 | 0.00 | 0.00 | 0.00 |
| OTROS INGRESOS | 38,729.39 | 8,087.50 | 17,249.10 | 26,102.70 | 37,092.48 | 8,301.31 | 0.00 | 0.00 | 0.00 |

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| INGRESO DE OPERACIONES | 133,055.00 | 28,463.59 | 59,815.01 | 90,932.40 | 127,403.98 | 29,978.44 | 0.00 | 0.00 | 0.00 |
| EGRESOS GENERALES | 74,882.98 | 18,385.69 | 37,818.32 | 56,794.47 | 77,583.16 | 18,640.83 | 0.00 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 58,172.02 | 10,077.90 | 21,996.69 | 34,137.93 | 49,820.82 | 11,337.61 | 0.00 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 41,548.94 | 11,275.77 | 21,250.78 | 30,494.13 | 46,605.60 | 8,401.71 | 0.00 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 70,943.70 | 111,622.26 | 90,923.82 | 87,059.30 | 79,359.02 | 70,056.32 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 30,397.42 | 54,358.88 | 49,903.52 | 47,361.70 | 43,312.27 | 45,397.79 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 2.76 | 4.27 | 3.40 | 3.16 | 2.83 | 2.45 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 42.85 | 48.70 | 54.88 | 54.40 | 54.58 | 64.80 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.18 | 2.08 | 1.86 | 1.72 | 1.55 | 1.59 | 0.00 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 9.19 | 9.07 | 9.33 | 9.53 | 9.34 | 9.48 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 12.06 | 11.44 | 11.54 | 11.56 | 11.72 | 11.59 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 13.72 | 12.97 | 12.93 | 12.89 | 12.85 | 12.68 | 0.00 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 13.51 | 14.33 | 14.72 | 15.06 | 15.40 | 13.81 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 20.98 | 17.10 | 15.22 | 13.69 | 16.49 | 13.67 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 18.40 | 15.05 | 13.33 | 11.79 | 14.32 | 11.95 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 31.50 | 27.67 | 25.16 | 23.54 | 24.56 | 21.73 | 0.00 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.46 | 1.57 | 1.45 | 1.36 | 1.55 | 1.10 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.15 | 1.25 | 1.17 | 1.11 | 1.21 | 0.89 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 12.37 | 13.56 | 12.38 | 11.43 | 13.08 | 9.58 | 0.00 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.48 | 6.04 | 6.04 | 6.04 | 6.24 | 6.23 | 0.00 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.16 | 3.20 | 3.13 | 3.14 | 3.23 | 3.38 | 0.00 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.32 | 2.84 | 2.90 | 2.90 | 3.01 | 2.85 | 0.00 | 0.00 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 56.28 | 64.59 | 63.23 | 62.46 | 60.90 | 62.18 | 0.00 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.37 | 1.13 | 1.18 | 1.17 | 1.24 | 1.09 | 0.00 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 1,754.00 | 1,776.00 | 1,775.00 | 1,801.00 | 1,884.00 | 1,885.00 | 0.00 | 0.00 | 0.00 |
| NUMERO DE SUCURSALES | 57.00 | 57.00 | 56.00 | 56.00 | 57.00 | 57.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 1,464.55 | 1,471.79 | 1,508.72 | 1,528.76 | 1,487.08 | 1,516.83 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 1,918.82 | 1,852.29 | 1,830.58 | 1,781.18 | 1,777.45 | 1,774.35 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 23.69 | 6.35 | 11.97 | 16.93 | 24.74 | 4.46 | 0.00 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 13.33 | 6.68 | 3.70 | 2.50 | 0.43 | 2.28 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS (%) | 7.94 | 8.70 | 8.09 | 8.63 | 9.06 | 9.39 | 0.00 | 0.00 | 0.00 |
| LOCALES (%) | 7.94 | 8.70 | 8.09 | 8.63 | 9.06 | 9.39 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS (%) | 15.80 | 8.42 | 3.93 | 1.61 | (0.50) | 1.67 | 0.00 | 0.00 | 0.00 |

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|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|------|------|------|
| LOCALES (%) | 15.80 | 8.42 | 3.93 | 1.61 | (0.50) | 1.67 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO (%) | 10.48 | 3.89 | 1.73 | (0.42) | 2.08 | 6.98 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | 274.86 | 73.08 | 5.60 | (12.44) | 12.17 | (25.49) | 0.00 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 2,420,398.20 | 2,484,960.92 | 2,551,004.15 | 2,616,556.28 | 2,659,028.56 | 2,734,482.72 | 0.00 | 0.00 | 0.00 |
| MENCION ESPECIAL | 55,224.87 | 60,124.23 | 57,266.00 | 65,353.21 | 64,170.08 | 63,600.03 | 0.00 | 0.00 | 0.00 |
| SUBNORMAL | 33,648.42 | 29,709.56 | 29,095.28 | 30,578.16 | 35,781.81 | 25,803.83 | 0.00 | 0.00 | 0.00 |
| DUDOSO | 55,661.26 | 40,137.93 | 54,620.42 | 50,147.31 | 52,634.43 | 51,468.07 | 0.00 | 0.00 | 0.00 |
| IRRECUPERABLE | 34,289.65 | 53,326.49 | 35,902.19 | 38,026.66 | 33,358.25 | 29,273.45 | 0.00 | 0.00 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 8.00 | 6.07 | 6.03 | 6.00 | 6.00 | 5.92 | 0.00 | 0.00 | 0.00 |
| AL POR MENOR | 8.05 | 7.88 | 7.88 | 8.25 | 8.25 | 7.94 | 0.00 | 0.00 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 5.56 | 5.54 | 5.53 | 5.51 | 5.50 | 5.48 | 0.00 | 0.00 | 0.00 |
| PRESTAMO PERSONAL AUTO | 6.18 | 6.22 | 6.26 | 6.30 | 6.32 | 6.34 | 0.00 | 0.00 | 0.00 |
| PRESTAMO PERSONAL | 7.21 | 7.23 | 7.25 | 7.28 | 7.30 | 7.32 | 0.00 | 0.00 | 0.00 |
| TARJETA DE CREDITO | 19.71 | 19.74 | 20.40 | 20.56 | 20.66 | 20.55 | 0.00 | 0.00 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 3.52 | 3.53 | 3.53 | 3.54 | 3.56 | 3.59 | 0.00 | 0.00 | 0.00 |
| PERSONA JURIDICA | 3.58 | 3.61 | 3.64 | 3.67 | 3.69 | 3.74 | 0.00 | 0.00 | 0.00 |