

CAJA DE AHORROS
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 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	3,863,317.94	4,263,537.39	0.00
ACTIVOS LIQUIDOS	706,170.50	562,584.55	494,630.59	439,105.61	552,045.04	457,048.84	433,459.36	743,632.39	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	2,915,415.09	2,976,940.86	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	2,915,415.09	2,976,940.86	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	262,366.65	269,637.90	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	3,364,619.54	3,773,960.28	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	3,364,619.54	3,773,960.28	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	1,192,600.49	1,590,500.49	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	2,073,494.89	2,099,958.51	0.00
DEPOSITOS DE BANCOS	129,024.91	142,518.07	150,018.07	133,518.07	90,520.50	113,544.87	98,524.15	83,501.27	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	367,764.77	371,116.37	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	3,787,659.83	3,993,227.45	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	3,089,317.96	3,157,949.96	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	2,796,699.80	2,865,120.39	0.00
TOTAL DE INVERSIONES	362,804.83	358,965.07	353,101.82	340,339.64	312,139.40	308,696.83	292,618.16	292,829.58	0.00
PATRIMONIO TOTAL	335,821.20	332,606.11	343,260.55	355,616.69	356,214.28	350,775.14	356,980.56	362,991.97	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	95,904.67	146,714.74	0.00
EGRESOS DE OPERACIONES	89,619.94	22,940.42	45,937.91	70,374.83	96,808.20	25,719.31	52,724.18	81,775.82	0.00
INGRESO NETO DE INTERESES	94,325.61	20,376.09	42,565.91	64,829.70	90,311.50	21,677.13	43,180.48	64,938.92	0.00

OTROS INGRESOS	38,729.39	8,087.50	17,249.10	26,102.70	37,092.48	8,301.31	17,763.38	26,632.73	0.00
INGRESO DE OPERACIONES	133,055.00	28,463.59	59,815.01	90,932.40	127,403.98	29,978.44	60,943.87	91,571.66	0.00
EGRESOS GENERALES	74,882.98	18,385.69	37,818.32	56,794.47	77,583.16	18,640.83	38,811.27	59,393.99	0.00
UTILIDAD ANTES DE PROVISIONES	58,172.02	10,077.90	21,996.69	34,137.93	49,820.82	11,337.61	22,132.60	32,177.66	0.00
UTILIDAD DEL PERIODO	41,548.94	11,275.77	21,250.78	30,494.13	46,605.60	8,401.71	13,795.90	17,126.79	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	76,246.44	83,154.80	0.00
TOTAL PROVISIONES PARA PRESTAMOS	30,397.42	54,358.88	49,903.52	47,361.70	43,312.27	45,397.79	46,483.42	57,003.91	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.76	4.27	3.40	3.16	2.83	2.45	2.62	2.79	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	42.85	48.70	54.88	54.40	54.58	64.80	60.96	68.55	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.18	2.08	1.86	1.72	1.55	1.59	1.59	1.91	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.19	9.07	9.33	9.53	9.34	9.48	9.52	8.70	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.06	11.44	11.54	11.56	11.72	11.59	11.57	11.43	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.72	12.97	12.93	12.89	12.85	12.68	12.61	12.47	0.00
INDICE DE ADECUACION DE CAPITAL	13.51	14.33	14.72	15.06	15.40	13.81	13.83	15.14	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.98	17.10	15.22	13.69	16.49	13.67	12.88	19.70	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.40	15.05	13.33	11.79	14.32	11.95	11.22	17.44	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	31.50	27.67	25.16	23.54	24.56	21.73	20.68	26.85	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.46	1.57	1.45	1.36	1.55	1.10	0.89	0.72	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.15	1.25	1.17	1.11	1.21	0.89	0.73	0.57	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.37	13.56	12.38	11.43	13.08	9.58	7.73	6.29	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.48	6.04	6.04	6.04	6.24	6.23	6.21	6.19	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.16	3.20	3.13	3.14	3.23	3.38	3.41	3.45	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.32	2.84	2.90	2.90	3.01	2.85	2.80	2.74	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	56.28	64.59	63.23	62.46	60.90	62.18	63.68	64.86	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.37	1.13	1.18	1.17	1.24	1.09	1.15	1.12	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	1,754.00	1,776.00	1,775.00	1,801.00	1,884.00	1,885.00	1,882.00	1,969.00	0.00
NUMERO DE SUCURSALES	57.00	57.00	56.00	56.00	57.00	57.00	57.00	59.00	0.00
PRESTAMOS / EMPLEADOS	1,464.55	1,471.79	1,508.72	1,528.76	1,487.08	1,516.83	1,549.10	1,511.90	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,918.82	1,852.29	1,830.58	1,781.18	1,777.45	1,774.35	1,787.79	1,916.69	0.00
UTILIDAD NETA / EMPLEADOS	23.69	6.35	11.97	16.93	24.74	4.46	7.33	8.70	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.33	6.68	3.70	2.50	0.43	2.28	4.08	14.52	0.00
PRESTAMOS (%)	7.94	8.70	8.09	8.63	9.06	9.39	8.87	8.12	0.00

LOCALES (%)	7.94	8.70	8.09	8.63	9.06	9.39	8.87	8.12	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	3.55	17.65	0.00
LOCALES (%)	15.80	8.42	3.93	1.61	(0.50)	1.67	3.55	17.65	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	6.23	4.58	0.00
UTILIDAD NETA (%)	274.86	73.08	5.60	(12.44)	12.17	(25.49)	(35.08)	(43.84)	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	2,788,074.48	2,840,819.14	0.00
MENCION ESPECIAL	55,224.87	60,124.23	57,266.00	65,353.21	64,170.08	63,600.03	65,361.97	68,606.03	0.00
SUBNORMAL	33,648.42	29,709.56	29,095.28	30,578.16	35,781.81	25,803.83	37,941.09	42,619.90	0.00
DUDOSO	55,661.26	40,137.93	54,620.42	50,147.31	52,634.43	51,468.07	49,860.42	55,846.62	0.00
IRRECUPERABLE	34,289.65	53,326.49	35,902.19	38,026.66	33,358.25	29,273.45	20,660.56	26,053.08	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	8.00	6.07	6.03	6.00	6.00	5.92	5.94	6.65	0.00
AL POR MENOR	8.05	7.88	7.88	8.25	8.25	7.94	7.90	7.79	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.56	5.54	5.53	5.51	5.50	5.48	5.47	5.46	0.00
PRESTAMO PERSONAL AUTO	6.18	6.22	6.26	6.30	6.32	6.34	6.35	6.36	0.00
PRESTAMO PERSONAL	7.21	7.23	7.25	7.28	7.30	7.32	7.34	7.37	0.00
TARJETA DE CREDITO	19.71	19.74	20.40	20.56	20.66	20.55	20.79	19.55	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.52	3.53	3.53	3.54	3.56	3.59	3.62	3.66	0.00
PERSONA JURIDICA	3.58	3.61	3.64	3.67	3.69	3.74	3.80	3.89	0.00