

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

|                                       | 2017         | 2018         |              |              |              | 2019         |              |              |              |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                                       | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre    |
| <b>BALANCE DE SITUACION</b>           |              |              |              |              |              |              |              |              |              |
| 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 | 4,774,611.54 |
| 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   | 1,135,255.83 |
| 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 | 3,026,420.26 |
| 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 | 3,026,420.26 |
| 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   | 435,810.80   |
| 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 | 4,284,036.80 |
| 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 | 4,284,036.80 |
| 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 | 2,118,019.49 |
| 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 | 2,104,516.04 |
| 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    | 61,501.27    |
| 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   | 361,519.10   |
| <b>PROMEDIO (12 MESES)</b>            |              |              |              |              |              |              |              |              |              |
| 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 | 4,314,253.50 |
| 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 | 3,267,070.52 |
| 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 | 2,914,040.56 |
| 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   | 353,029.96   |
| 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   | 360,700.38   |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |              |              |              |              |              |              |              |              |              |
| 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   | 198,898.31   |
| 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    | 112,219.45   |
| 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    | 86,678.85    |

|   |            |            |           |           |            |           |           |           |            |
|---|------------|------------|-----------|-----------|------------|-----------|-----------|-----------|------------|
| 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 | 35,910.36  |
| 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 | 122,589.21 |
| 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 | 83,534.16  |
| 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 | 39,055.05  |
| 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 | 7,780.23   |
| 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 | 99,420.29  |
| 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 | 69,776.38  |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 2.76       | 4.27       | 3.40      | 3.16      | 2.83       | 2.45      | 2.62      | 2.79      | 3.29       |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 42.85      | 48.70      | 54.88     | 54.40     | 54.58      | 64.80     | 60.96     | 68.55     | 70.18      |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 1.18       | 2.08       | 1.86      | 1.72      | 1.55       | 1.59      | 1.59      | 1.91      | 2.31       |
| RAZONES DE CAPITAL  |            |            |           |           |            |           |           |           |            |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 9.19       | 9.07       | 9.33      | 9.53      | 9.34       | 9.48      | 9.52      | 8.70      | 7.57       |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 12.06      | 11.44      | 11.54     | 11.56     | 11.72      | 11.59     | 11.57     | 11.43     | 10.44      |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 13.72      | 12.97      | 12.93     | 12.89     | 12.85      | 12.68     | 12.61     | 12.47     | 11.95      |
| 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     | 26.50      |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 18.40      | 15.05      | 13.33     | 11.79     | 14.32      | 11.95     | 11.22     | 17.44     | 23.78      |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 31.50      | 27.67      | 25.16     | 23.54     | 24.56      | 21.73     | 20.68     | 26.85     | 36.67      |
| RENTABILIDAD  |            |            |           |           |            |           |           |           |            |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 1.46       | 1.57       | 1.45      | 1.36      | 1.55       | 1.10      | 0.89      | 0.72      | 0.24       |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 1.15       | 1.25       | 1.17      | 1.11      | 1.21       | 0.89      | 0.73      | 0.57      | 0.18       |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 12.37      | 13.56      | 12.38     | 11.43     | 13.08      | 9.58      | 7.73      | 6.29      | 2.16       |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 6.48       | 6.04       | 6.04      | 6.04      | 6.24       | 6.23      | 6.21      | 6.19      | 6.09       |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 3.16       | 3.20       | 3.13      | 3.14      | 3.23       | 3.38      | 3.41      | 3.45      | 3.43       |
| 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      | 2.65       |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 56.28      | 64.59      | 63.23     | 62.46     | 60.90      | 62.18     | 63.68     | 64.86     | 68.14      |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 1.37       | 1.13       | 1.18      | 1.17      | 1.24       | 1.09      | 1.15      | 1.12      | 1.10       |
| 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  | 1,923.00   |
| NUMERO DE SUCURSALES  | 57.00      | 57.00      | 56.00     | 56.00     | 57.00      | 57.00     | 57.00     | 59.00     | 59.00      |
| 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  | 1,573.80   |
| 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  | 2,227.79   |
| UTILIDAD NETA / EMPLEADOS   | 23.69      | 6.35       | 11.97     | 16.93     | 24.74      | 4.46      | 7.33      | 8.70      | 4.05       |
| TASA DE CRECIMIENTO (12 MESES)  |            |            |           |           |            |           |           |           |            |
| ACTIVOS (%)   | 13.33      | 6.68       | 3.70      | 2.50      | 0.43       | 2.28      | 4.08      | 14.52     | 23.89      |
| PRESTAMOS (%)   | 7.94       | 8.70       | 8.09      | 8.63      | 9.06       | 9.39      | 8.87      | 8.12      | 8.02       |

|                         |              |              |              |              |              |              |              |              |              |
|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| LOCALES (%)             | 7.94         | 8.70         | 8.09         | 8.63         | 9.06         | 9.39         | 8.87         | 8.12         | 8.02         |
| 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        | 27.93        |
| LOCALES (%)             | 15.80        | 8.42         | 3.93         | 1.61         | (0.50)       | 1.67         | 3.55         | 17.65        | 27.93        |
| 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         | 0.45         |
| UTILIDAD NETA (%)       | 274.86       | 73.08        | 5.60         | (12.44)      | 12.17        | (25.49)      | (35.08)      | (43.84)      | (83.31)      |
| 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 | 2,889,958.25 |
| 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    | 69,633.29    |
| 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    | 40,189.80    |
| 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    | 68,476.10    |
| 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    | 27,939.19    |
| TASA DE INTERES ACTIVA  |              |              |              |              |              |              |              |              |              |
| COMERCIO                |              |              |              |              |              |              |              |              |              |
| AL POR MAYOR            | 8.00         | 6.07         | 6.03         | 6.00         | 6.00         | 5.92         | 5.94         | 6.65         | 7.02         |
| AL POR MENOR            | 8.05         | 7.88         | 7.88         | 8.25         | 8.25         | 7.94         | 7.90         | 7.79         | 8.04         |
| CONSUMO                 |              |              |              |              |              |              |              |              |              |
| VIVIENDA HIPOTECARIA    | 5.56         | 5.54         | 5.53         | 5.51         | 5.50         | 5.48         | 5.47         | 5.46         | 5.47         |
| PRESTAMO PERSONAL AUTO  | 6.18         | 6.22         | 6.26         | 6.30         | 6.32         | 6.34         | 6.35         | 6.36         | 6.36         |
| PRESTAMO PERSONAL       | 7.21         | 7.23         | 7.25         | 7.28         | 7.30         | 7.32         | 7.34         | 7.37         | 7.37         |
| TARJETA DE CREDITO      | 19.71        | 19.74        | 20.40        | 20.56        | 20.66        | 20.55        | 20.79        | 19.55        | 19.54        |
| TASA DE INTERES PASIVA  |              |              |              |              |              |              |              |              |              |
| PERSONA NATURAL         | 3.52         | 3.53         | 3.53         | 3.54         | 3.56         | 3.59         | 3.62         | 3.66         | 3.69         |
| PERSONA JURIDICA        | 3.58         | 3.61         | 3.64         | 3.67         | 3.69         | 3.74         | 3.80         | 3.89         | 3.90         |