

1- Indicadores De Cumplimiento			Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20		
No.	INDICADOR	Formula	PARAMETRO																																		
1.1	LIMITE DE PRESTAMOS FIDUCIARIOS	Créditos Fiduciarios Por Prestatario/Patrimonio	<=3%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.02%	0.05%	0.05%	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.03%	0.03%		
1.2	CONCENTRACION CREDITICIA	Monto de Créditos Otorgado A un Solo Prestatario/Patrimonio	<=5%	0.31%	0.31%	0.30%	0.30%	0.29%	0.29%	0.28%	0.28%	0.27%	0.27%	0.26%	0.25%	0.25%	0.24%	0.33%	0.33%	0.32%	0.32%	0.31%	0.31%	0.30%	0.30%	0.31%	0.30%	0.29%	0.29%	0.28%	0.28%	0.27%	0.27%	0.26%	0.26%		
1.3	SUFICIENCIA DE RESERVAS PARA PRESTAMOS E INTS. INCOBRABLES	Reserva Constituida /Reserva Requerida	>=100%	113.40%	110.52%	108.45%	104.13%	101.85%	100.00%	100.00%	102.00%	104.00%	106.00%	108.00%	110.00%	122.42%	115.91%	113.37%	118.50%	116.66%	110.36%	101.74%	100.00%	100.42%	100.70%	100.56%	100.26%	121.40%	119.57%	116.49%	114.47%	111.89%	107.12%	106.09%	109.37%	113.91%	
1.4	COBERTURA DE DEPOSITOS	Total Reservas Liquidadas/Total Captado (Ahorro Y Plazo Fijo)	>=20%	27.80%	30.73%	37.40%	38.78%	38.15%	36.52%	32.82%	31.86%	30.03%	25.68%	24.29%	23.59%	23.28%	28.06%	33.20%	35.43%	31.47%	25.71%	23.00%	24.89%	23.65%	24.68%	22.84%	23.59%	22.43%	24.17%	25.32%	27.58%	34.53%	35.97%	44.26%	55.01%	47.41%	
1.5	SOLVENCIA PATRIMONIAL	Patrimonio/Total Activo Neto	Mínimo 15%	45.09%	45.56%	45.30%	45.55%	46.14%	46.20%	46.63%	46.63%	46.58%	47.12%	47.41%	47.78%	48.93%	48.96%	48.84%	48.89%	49.33%	49.58%	48.97%	47.48%	46.96%	46.05%	45.98%	46.07%	47.21%	47.49%	47.96%	49.31%	48.43%	49.08%	49.72%	48.65%	49.81%	
1.6	LIMITE DE GASTOS DE CAPACITACION	Gastos De Capacitación Y Entrenamiento (Periodo Actual) /Excedentes Del Periodo (Anterior)	<=10%	3.76%	0.41%	0.72%	1.10%	1.63%	2.13%	2.48%	2.97%	3.47%	3.94%	4.37%	4.79%	5.21%	0.54%	1.44%	1.92%	2.77%	3.53%	4.30%	4.55%	5.58%	6.57%	7.04%	7.16%	7.26%	1.01%	2.14%	2.18%	2.22%	2.51%	2.51%	2.54%	2.57%	
2- Calidad De Activos			Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20		
2.1	INDICE DE MOROSIDAD MAYOR A 8 DIAS	Créditos en mora Mayor A 8 dias / cartera de créditos	<10%	1.86%	1.86%	2.02%	2.21%	2.50%	2.18%	2.12%	2.04%	2.09%	2.14%	2.13%	2.17%	1.53%	1.80%	2.15%	2.29%	2.20%	2.00%	2.00%	1.94%	1.91%	1.95%	1.89%	1.75%	1.07%	1.06%	1.28%	1.15%	2.12%	1.97%	2.10%	1.74%	1.59%	
2.2	INDICE DE MOROSIDAD MAYOR A 30 DIAS	Créditos en mora Mayor A 30 dias / cartera de créditos	<5%	1.45%	1.46%	1.56%	1.84%	1.99%	1.78%	1.74%	1.71%	1.71%	1.76%	1.77%	1.80%	1.23%	1.39%	1.67%	1.97%	1.91%	1.71%	1.75%	1.67%	1.64%	1.68%	1.66%	1.63%	0.93%	0.93%	1.05%	1.16%	1.14%	1.13%	1.25%	1.30%	1.24%	
2.3	INCOBRABILIDAD	Cartera saneada (castigada)/ Cartera Promedio	<2%	0.97%	0.85%	0.85%	0.85%	0.85%	0.84%	0.84%	0.83%	0.82%	0.81%	0.81%	0.80%	0.77%	0.71%	0.71%	0.71%	0.70%	0.69%	0.68%	0.67%	0.66%	0.65%	0.64%	0.63%	0.79%	0.68%	0.68%	0.68%	0.68%	0.68%	0.69%	0.69%	0.69%	
3- SOLVENCIA			Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20		
3.1	PATRIMONIO COMPROMETIDO POR CARTERA EN MORA MAYOR A 8 DIAS	Créditos En Mora Mayor A 8 dias/Patrimonio	<30% de mora promedio del sistema para primer nivel	3.32%	3.25%	3.45%	3.76%	4.22%	3.70%	3.61%	3.49%	3.59%	3.70%	3.68%	3.72%	2.53%	2.93%	3.45%	3.69%	3.58%	3.32%	3.40%	3.35%	3.36%	3.45%	3.37%	3.09%	1.84%	1.81%	2.17%	1.89%	3.39%	3.07%	3.14%	2.51%	2.32%	
3.2	PATRIMONIO COMPROMETIDO POR CREDITOS CLASIFICADOS ADVERSAMENTE MORA MAYOR A 30 DIAS	Créditos En Mora Mayor A 30 dias/Patrimonio	<30% de mora promedio del sistema para primer nivel	2.58%	2.55%	2.68%	3.13%	3.36%	3.03%	2.96%	2.91%	2.94%	3.04%	3.06%	3.09%	2.04%	2.26%	2.68%	3.17%	3.11%	2.84%	2.97%	2.89%	2.88%	2.98%	2.98%	2.88%	1.59%	1.58%	1.78%	1.91%	1.83%	1.76%	1.87%	1.88%	1.80%	
4- Gestión Administrativa			Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19		
4.1	AUTOSUFICIENCIA OPERATIVA	Productos Financieros/Gastos Financieros+ Gastos de Administración	>=110%	138.75%	140.57%	142.13%	142.32%	142.36%	141.47%	144.00%	143.01%	144.20%	143.71%	145.72%	147.60%	148.88%	148.13%	146.01%	141.33%	140.59%	141.86%	141.42%	141.41%	141.98%	140.79%	142.03%	147.39%	149.88%	158.04%	150.75%	155.68%	161.92%	162.18%	162.12%	162.29%	160.74%	
4.3	EFICIENCIA ADMINISTRATIVA (Eficiencia Operativa)	Total Gastos - Depreciaciones Y Amortizaciones/Activos Netos Promedio.	<20%	18.59%	16.92%	16.94%	17.07%	17.17%	17.35%	17.38%	17.48%	17.54%	17.52%	17.40%	17.30%	17.55%	16.45%	16.52%	16.55%	16.74%	16.92%	17.09%	17.14%	17.22%	17.38%	17.56%	17.27%	17.17%	15.15%	15.38%	15.43%	15.26%	15.18%	15.17%	15.15%	15.02%	
4.4	EFICIENCIA SOBRE ACTIVOS PRODUCTIVOS	Gastos de administración- Amortización Para Créditos de Dudosa Recaudación/Activos Productivos Netos Promedio.	<15%	17.80%	16.67%	16.57%	16.51%	16.48%	16.57%	16.48%	16.50%	16.52%	16.43%	16.30%	16.19%	16.49%	15.68%	15.72%	15.68%	15.87%	16.07%	16.27%	16.37%	16.49%	16.71%	16.86%	16.55%	16.43%	14.56%	14.66%	14.62%	14.45%	14.32%	14.25%	14.25%	14.09%	
5- Rendimientos y Costos			Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20		
5.1	RENTABILIDAD SOBRE LOS ACTIVOS PRODUCTIVOS	Productos Financieros/Activo Productivos Neto Promedio.	>120% del promedio del sistema del primer nivel	31.76%	29.72%	29.54%	29.44%	29.60%	29.73%	29.84%	30.09%	30.52%	30.52%	30.92%	31.37%	31.49%	29.97%	29.92%	29.79%	30.03%	30.40%	30.28%	30.46%	30.54%	30.78%	30.91%	31.03%	31.52%	28.10%	28.29%	28.64%	29.00%	29.17%	29.51%	29.74%	29.52%	
5.2	RENTABILIDAD SOBRE LOS ACTIVOS NETOS PROMEDIO	Excedentes Del Ejercicio/Activo Neto Promedio.	Mayor al IPC (Inflación Anual O Costo De Vida. Declarado Por BCH.) Mas de 3 punto Porcentuales	8.04%	7.34%	7.38%	7.50%	7.81%	7.96%	8.19%	8.40%	8.75%	8.74%	9.16%	9.54%	9.44%	8.96%	8.99%	8.90%	8.94%	9.16%	8.98%	9.07%	9.03%	8.96%	8.92%	9.36%	9.70%	8.70%	8.81%	9.24%	9.68%	9.83%	10.09%	10.29%	10.25%	
5.3	RENTABILIDAD PATRIMONIAL	Excedentes Del Ejercicio/Patrimonio Promedio.	>= a la tasa pasiva promedio pagada por el sistema bancario nacional por un deposito a plazo	20.72%	18.84%	19.15%	19.60%	20.20%	20.46%	20.88%	21.25%	21.94%	21.83%	22.68%	23.50%	22.52%	20.31%	20.37%	20.18%	20.25%	20.67%	20.29%	20.57%	20.56%	20.52%	20.52%	21.42%	22.82%	20.68%	20.81%	21.43%	22.16%	22.25%	22.58%	22.88%	22.69%	