

**CAJA DE AHORROS
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2016		2017											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	245,351.38	53.24%	460,819.12	588,828.32	544,437.53	549,811.41	547,298.29	605,218.94	527,779.98	480,961.84	478,637.32	532,611.82	538,013.35	385,503.44	706,170.50	
Depositos Locales en Bancos	190,511.80	49.33%	386,161.18	534,380.81	472,360.04	446,112.46	453,578.33	514,333.58	423,079.13	390,446.21	379,368.91	426,415.35	423,122.04	261,329.51	576,672.98	
A la Vista	1,710.27	15.78%	10,838.53	10,961.23	10,907.97	11,241.44	12,564.19	13,036.70	12,278.37	12,859.47	14,759.52	12,642.34	16,272.44	20,126.74	12,548.80	
A Plazo	188,801.53	50.30%	375,322.65	523,419.58	461,452.07	434,871.02	441,014.14	501,296.88	410,800.76	377,586.74	364,609.39	413,773.01	406,849.60	241,202.77	564,124.18	
Depositos Extranjeros en Bancos	45,785.84	2,536.95%	1,804.76	2,187.55	2,972.25	26,917.01	27,343.36	32,120.43	42,367.76	41,303.26	45,876.54	47,615.71	61,398.09	46,836.51	47,590.60	
A la Vista	453.06	25.10%	1,804.76	2,187.55	2,972.25	1,907.48	2,314.76	2,065.79	2,281.17	1,177.64	5,711.86	2,413.99	16,150.93	1,546.73	2,257.82	
A Plazo	45,332.78	0.00%	0.00	0.00	0.00	25,009.53	25,028.60	30,054.63	40,086.59	40,125.62	40,164.68	45,201.73	45,247.15	45,289.78	45,332.78	
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Otros	9,053.74	12.43%	72,853.18	52,259.96	69,105.24	76,781.94	66,376.60	58,764.94	62,333.10	49,212.37	53,391.88	58,580.76	53,493.22	77,337.42	81,906.92	
CARTERA CREDITICIA	188,874.38	7.94%	2,379,950.61	2,379,313.81	2,380,643.37	2,404,641.68	2,418,868.00	2,448,120.99	2,477,539.37	2,501,835.47	2,512,775.60	2,534,675.80	2,558,217.61	2,567,146.76	2,568,824.99	
Locales	194,970.99	8.11%	2,404,251.42	2,403,667.61	2,405,318.34	2,430,514.14	2,445,320.91	2,474,958.37	2,503,792.81	2,529,872.89	2,542,692.78	2,566,794.58	2,592,361.15	2,596,482.43	2,599,222.41	
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Menos Provisiones	6,096.61	25.09%	24,300.81	24,353.80	24,674.98	25,872.46	26,452.91	26,837.38	26,253.44	28,037.42	29,917.18	32,118.78	34,143.54	29,335.67	30,397.42	
Locales	6,096.61	25.09%	24,300.81	24,353.80	24,674.98	25,872.46	26,452.91	26,837.38	26,253.44	28,037.42	29,917.18	32,118.78	34,143.54	29,335.67	30,397.42	
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
INVERSIONES EN VALORES	(17,550.30)	(4.72%)	371,579.98	369,813.07	370,897.19	370,179.47	369,602.13	368,837.70	383,333.98	383,345.71	383,904.68	364,658.03	363,203.73	360,246.66	354,029.68	
Locales	(17,548.39)	(4.80%)	365,568.39	363,801.63	364,885.91	364,168.35	363,591.16	362,826.89	377,323.34	377,335.22	377,894.35	358,647.86	357,193.72	354,236.81	348,020.00	
Extranjero	(1.91)	(0.03%)	6,011.59	6,011.44	6,011.28	6,011.12	6,010.97	6,010.81	6,010.65	6,010.49	6,010.33	6,010.17	6,010.01	6,009.85	6,009.68	
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
OTROS ACTIVOS	34,688.33	19.96%	173,781.47	176,295.85	179,266.93	179,532.60	187,367.85	185,597.65	191,046.13	190,148.24	203,912.78	200,023.38	203,339.74	215,524.29	208,469.80	
Locales	34,683.31	20.02%	173,249.73	175,764.11	178,735.19	179,000.17	186,834.06	185,065.09	190,513.13	189,615.23	203,379.77	199,488.80	202,806.57	214,991.12	207,933.04	
Extranjero	5.02	0.94%	531.74	531.74	531.74	532.42	533.79	532.56	533.00	533.00	533.00	534.58	533.16	533.16	536.77	
TOTAL DE ACTIVOS	451,363.79	13.33%	3,386,131.19	3,514,251.06	3,475,245.01	3,504,165.16	3,523,136.26	3,607,775.28	3,579,699.47	3,556,291.26	3,579,230.38	3,631,969.03	3,662,774.42	3,528,421.14	3,837,494.98	
DEPOSITOS	459,203.95	15.80%	2,906,408.68	3,042,175.68	3,023,892.28	3,034,305.08	3,056,298.60	3,151,288.76	3,126,310.27	3,103,494.36	3,121,302.39	3,157,171.66	3,193,463.96	3,067,228.62	3,365,612.63	
Locales	459,203.95	15.80%	2,906,408.68	3,042,175.68	3,023,892.28	3,034,305.08	3,056,298.60	3,151,288.76	3,126,310.27	3,103,494.36	3,121,302.39	3,157,171.66	3,193,463.96	3,067,228.62	3,365,612.63	

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			2016 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	361,193.12	39.85%	906,490.21	1,041,224.18	1,039,724.18	1,059,724.18	1,044,724.18	1,144,724.18	1,144,724.18	1,129,724.18	1,129,724.18	1,119,724.18	1,154,724.18	1,004,724.18	1,267,683.32
De Particulares	193,473.84	10.90%	1,775,430.55	1,890,958.23	1,882,170.48	1,877,075.33	1,871,134.57	1,921,138.42	1,900,658.90	1,887,841.44	1,911,147.59	1,951,015.02	1,954,314.42	1,974,579.53	1,968,904.40
A la Vista	(4,371.74)	(4.11%)	106,433.68	114,402.68	110,905.52	107,126.81	91,066.18	108,562.61	98,080.36	97,940.15	106,260.16	100,611.14	100,308.25	113,383.19	102,061.95
A Plazo	47,101.69	5.91%	797,530.46	799,335.38	797,160.29	801,944.89	808,652.73	841,611.67	831,579.99	817,643.98	821,904.46	862,864.34	866,195.56	867,955.68	844,632.15
De Ahorros	150,743.89	17.30%	871,466.41	977,220.16	974,104.67	968,003.64	971,415.66	970,964.14	970,998.55	972,257.32	982,982.97	987,539.54	987,810.61	993,240.65	1,022,210.30
De Bancos	(95,463.01)	(42.52%)	224,487.92	109,993.26	101,997.62	97,505.57	140,439.85	85,426.16	80,927.19	85,928.74	80,430.61	86,432.47	84,425.36	87,924.91	129,024.91
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	(95,463.01)	(42.52%)	224,487.92	109,993.26	101,997.62	97,505.57	140,439.85	85,426.16	80,927.19	85,928.74	80,430.61	86,432.47	84,425.36	87,924.91	129,024.91
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(65,000.00)	(100.00%)	65,000.00	65,000.00	35,000.00	35,000.00	35,000.00	35,000.00	18,750.00	18,750.00	18,750.00	18,750.00	0.00	0.00	0.00
Locales	(65,000.00)	(100.00%)	65,000.00	65,000.00	35,000.00	35,000.00	35,000.00	35,000.00	18,750.00	18,750.00	18,750.00	18,750.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	23,708.43	24.79%	95,627.01	85,912.12	92,072.68	108,598.23	103,224.21	91,294.48	94,314.45	89,119.87	87,925.76	99,681.55	109,146.95	99,391.06	119,335.45
Locales	23,708.43	24.79%	95,627.01	85,912.12	92,072.68	108,598.23	103,224.21	91,294.48	94,314.45	89,119.87	87,925.76	99,681.55	109,146.95	99,391.06	119,335.45
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	33,451.41	10.48%	319,095.50	321,163.26	324,280.05	326,261.85	328,613.45	330,192.03	340,324.75	344,927.02	351,252.24	356,365.82	360,163.51	361,801.46	352,546.90
Capital	10,000.00	4.02%	248,645.93	248,645.93	248,645.93	248,645.93	248,645.93	248,645.93	248,645.93	248,645.93	248,645.93	248,645.93	248,645.93	248,645.93	258,645.93
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	2,956.55	8.07%	36,631.49	36,734.80	36,517.20	36,536.93	36,824.89	38,180.20	36,830.47	35,493.79	29,642.29	32,733.92	31,190.67	31,034.37	39,588.05
Provisiones Dinámicas	9,254.57	34.06%	27,173.67	27,173.67	27,173.67	27,173.67	27,173.67	27,173.67	27,173.67	27,173.67	27,173.67	28,505.83	28,505.83	28,505.83	36,428.24
Otras Reservas	(6,298.02)	(66.59%)	9,457.83	9,561.13	9,343.53	9,363.27	9,651.22	11,006.53	9,656.81	8,320.13	2,468.62	4,228.10	2,684.84	2,528.55	3,159.81

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(11,872.62)	(59.32%)	20,016.00	30,996.67	31,214.26	31,194.50	30,906.54	29,551.23	30,900.96	32,237.64	38,089.14	34,997.51	36,540.76	36,697.06	8,143.38
Utilidad de Periodo	30,465.01	274.86%	11,083.93	2,279.64	4,118.26	6,514.80	8,732.44	10,299.00	20,123.72	23,510.12	29,059.25	34,824.65	38,789.08	40,176.18	41,548.94
Ganancia o Perdida en Valores Disponibles para la Venta	1,902.47	69.99%	2,718.13	2,506.22	3,784.40	3,369.69	3,503.65	3,515.67	3,823.66	5,039.54	5,815.63	5,163.81	4,997.06	5,247.92	4,620.60
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	451,363.79	13.33%	3,386,131.19	3,514,251.06	3,475,245.01	3,504,165.16	3,523,136.26	3,607,775.28	3,579,699.47	3,556,291.26	3,579,230.38	3,631,969.03	3,662,774.42	3,528,421.14	3,837,494.98