

**CAJA DE AHORROS
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(154,125.46)	(21.83%)	706,170.50	689,622.92	631,428.24	562,584.55	549,394.30	533,002.90	494,630.59	449,834.75	383,008.30	439,105.61	460,535.16	425,738.52	552,045.04
Depositos Locales en Bancos	(122,432.44)	(21.23%)	576,672.98	580,669.87	523,608.58	446,764.71	438,074.51	418,846.63	371,718.33	342,173.31	268,419.98	372,249.51	398,086.98	340,273.55	454,240.54
A la Vista	(1,309.99)	(10.44%)	12,548.80	13,854.13	13,130.79	12,233.51	12,603.22	12,451.05	11,718.90	14,217.96	11,672.30	12,638.96	14,879.24	14,142.30	11,238.81
A Plazo	(121,122.45)	(21.47%)	564,124.18	566,815.74	510,477.78	434,531.20	425,471.29	406,395.58	359,999.43	327,955.35	256,747.68	359,610.55	383,207.74	326,131.25	443,001.73
Depositos Extranjeros en Bancos	(20,062.99)	(42.16%)	47,590.60	50,482.12	50,639.79	51,243.31	51,429.44	50,281.14	54,252.58	51,051.64	52,040.61	2,872.41	2,129.82	3,001.87	27,527.61
A la Vista	268.09	11.87%	2,257.82	2,093.49	2,196.72	2,742.61	2,855.40	1,635.95	5,537.00	2,251.55	3,203.50	2,872.41	2,129.82	3,001.87	2,525.91
A Plazo	(20,331.08)	(44.85%)	45,332.78	48,388.64	48,443.07	48,500.70	48,574.04	48,645.20	48,715.58	48,800.09	48,837.11	0.00	0.00	0.00	25,001.70
Menos Provisiones	76.81	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38.40	40.61	42.79	39.75	76.81
Locales	76.81	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38.40	40.61	42.79	39.75	76.81
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	(11,553.23)	(14.11%)	81,906.92	58,470.93	57,179.87	64,576.53	59,890.35	63,875.13	68,659.67	56,609.81	62,586.11	64,024.29	60,361.16	82,502.85	70,353.69
CARTERA CREDITICIA	232,835.87	9.06%	2,568,824.99	2,570,440.06	2,591,858.30	2,613,900.25	2,636,756.07	2,657,858.40	2,677,984.51	2,697,088.26	2,729,602.83	2,753,299.91	2,772,993.21	2,796,295.77	2,801,660.86
Locales	245,750.72	9.45%	2,599,222.41	2,622,666.89	2,646,144.58	2,668,259.14	2,687,630.81	2,708,230.16	2,727,888.03	2,750,480.40	2,774,597.89	2,800,661.62	2,821,533.48	2,843,127.17	2,844,973.13
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	12,914.85	42.49%	30,397.42	52,226.83	54,286.28	54,358.88	50,874.74	50,371.76	49,903.52	53,392.14	44,995.05	47,361.70	48,540.27	46,831.39	43,312.27
Locales	12,914.85	42.49%	30,397.42	52,226.83	54,286.28	54,358.88	50,874.74	50,371.76	49,903.52	53,392.14	44,995.05	47,361.70	48,540.27	46,831.39	43,312.27
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	(83,780.56)	(23.66%)	354,029.68	348,774.32	348,250.75	347,750.66	344,846.20	340,853.10	322,869.66	319,228.74	318,905.10	316,021.25	314,642.98	328,602.54	270,249.12
Locales	(83,208.26)	(23.91%)	348,020.00	342,764.80	342,241.40	341,741.47	338,837.18	334,844.24	316,860.97	313,220.21	313,470.92	310,608.46	309,230.84	323,238.61	264,811.74
Extranjero	(1.99)	(0.03%)	6,009.68	6,009.52	6,009.36	6,009.19	6,009.03	6,008.86	6,008.70	6,008.53	6,008.36	6,008.20	6,008.03	6,007.86	6,007.69
Menos Provisiones	570.31	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	574.19	595.40	595.89	643.93	570.31
Locales	570.31	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	574.19	595.40	595.89	643.93	570.31
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	21,470.63	10.30%	208,469.80	209,652.83	213,074.81	213,981.51	213,878.44	213,289.66	216,516.97	204,200.67	211,332.34	214,490.75	213,973.58	221,913.98	229,940.43
Locales	22,000.59	10.58%	207,933.04	209,119.29	212,541.12	213,974.64	213,876.15	213,287.37	216,511.69	204,198.02	211,287.65	214,490.75	213,973.58	221,913.98	229,933.62
Extranjero	(529.96)	(98.73%)	536.77	533.53	533.69	6.87	2.29	2.30	5.28	2.64	44.69	0.00	0.00	0.00	6.81
TOTAL DE ACTIVOS	16,400.47	0.43%	3,837,494.98	3,818,490.14	3,784,612.10	3,738,216.97	3,744,875.03	3,745,004.07	3,712,001.73	3,670,352.42	3,642,848.58	3,722,917.52	3,762,144.94	3,772,550.81	3,853,895.45
DEPOSITOS	(16,895.82)	(0.50%)	3,365,612.63	3,388,223.41	3,348,141.86	3,289,665.66	3,299,488.11	3,293,339.35	3,249,272.53	3,197,364.25	3,164,561.39	3,207,898.99	3,253,594.84	3,263,496.33	3,348,716.81
Locales	(16,895.82)	(0.50%)	3,365,612.63	3,388,223.41	3,348,141.86	3,289,665.66	3,299,488.11	3,293,339.35	3,249,272.53	3,197,364.25	3,164,561.39	3,207,898.99	3,253,594.84	3,263,496.33	3,348,716.81

**CAJA DE AHORROS
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	10,270.08	0.81%	1,267,683.32	1,267,825.99	1,267,825.99	1,169,424.65	1,182,237.68	1,201,766.48	1,115,192.11	1,061,192.11	1,031,389.90	1,088,889.90	1,149,889.90	1,155,695.40	1,277,953.40
De Particulares	11,338.51	0.58%	1,968,904.40	1,984,872.51	1,974,790.96	1,977,722.94	1,985,732.36	1,990,054.80	1,984,062.35	1,984,154.07	1,990,653.42	1,985,491.02	1,974,186.87	1,998,282.86	1,980,242.91
A la Vista	(13,257.27)	(12.99%)	102,061.95	108,567.27	110,012.14	110,019.98	103,275.69	107,544.92	103,741.77	101,311.04	94,021.51	85,521.74	86,587.34	89,188.67	88,804.68
A Plazo	4,839.90	0.57%	844,632.15	850,816.90	852,987.64	854,410.65	859,837.55	863,943.88	862,753.45	865,498.28	872,562.56	875,104.29	866,662.87	868,654.72	849,472.05
De Ahorros	19,755.88	1.93%	1,022,210.30	1,025,488.34	1,011,791.18	1,013,292.31	1,022,619.12	1,018,566.00	1,017,567.13	1,017,344.75	1,024,069.35	1,024,864.99	1,020,936.65	1,040,439.47	1,041,966.18
De Bancos	(38,504.41)	(29.84%)	129,024.91	135,524.91	105,524.91	142,518.07	131,518.07	101,518.07	150,018.07	152,018.07	142,518.07	133,518.07	129,518.07	109,518.07	90,520.50
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	(38,504.41)	(29.84%)	129,024.91	135,524.91	105,524.91	142,518.07	131,518.07	101,518.07	150,018.07	152,018.07	142,518.07	133,518.07	129,518.07	109,518.07	90,520.50
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	35,100.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,997.50	19,997.50	45,100.00	45,100.00	35,100.00	35,100.00
Locales	35,100.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,997.50	19,997.50	45,100.00	45,100.00	35,100.00	35,100.00
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	(9,138.47)	(7.66%)	119,335.45	97,511.37	102,882.96	109,600.95	109,477.81	109,373.71	116,532.85	106,922.53	104,623.88	115,050.96	104,721.79	111,170.53	110,196.98
Locales	(9,138.47)	(7.66%)	119,335.45	97,511.37	102,882.96	109,600.95	109,477.81	109,373.71	116,532.85	106,922.53	104,623.88	115,050.96	104,721.79	111,170.53	110,196.98
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	7,334.76	2.08%	352,546.90	332,755.36	333,587.28	338,950.36	335,909.10	342,291.01	346,196.35	346,068.14	353,665.81	354,867.56	358,728.31	362,783.96	359,881.66
Capital	0.00	0.00%	258,645.93	258,645.93	258,645.93	258,645.93	258,645.93	258,645.93	258,645.93	258,645.93	258,645.93	258,645.93	258,645.93	258,645.93	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	(680.87)	(1.72%)	39,588.05	37,818.56	37,846.72	37,907.91	37,910.68	37,916.73	38,151.42	38,176.98	38,200.21	38,335.59	38,715.11	38,715.11	38,907.17
Provisiones Dinámicas	0.00	0.00%	36,428.24	36,428.24	36,428.24	36,428.24	36,428.24	36,428.24	36,428.24	36,428.24	36,428.24	36,428.24	36,428.24	36,428.24	36,428.24
Otras Reservas	(680.87)	(21.55%)	3,159.81	1,390.31	1,418.48	1,479.66	1,482.43	1,488.49	1,723.18	1,748.74	1,771.96	1,907.34	2,286.87	2,286.87	2,478.93

**CAJA DE AHORROS
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	2,758.40	33.87%	8,143.38	24,039.89	24,011.72	23,950.54	23,947.77	23,941.71	23,707.02	23,681.46	23,608.75	23,473.37	23,093.85	23,093.85	10,901.79
Utilidad de Periodo	5,106.36	12.29%	41,548.94	8,006.20	9,154.79	11,275.77	9,789.00	15,863.29	21,250.78	22,464.23	29,367.62	30,543.84	35,253.28	39,267.53	46,655.30
Ganancia o Perdida en Valores Disponibles para la Venta	150.86	3.27%	4,620.60	4,244.78	3,928.11	7,170.21	5,615.73	5,923.35	4,441.19	3,099.54	3,843.29	3,868.83	3,020.13	3,061.53	4,771.46
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	16,400.47	0.43%	3,837,494.98	3,818,490.14	3,784,612.10	3,738,216.97	3,744,875.03	3,745,004.07	3,712,001.73	3,670,352.42	3,642,848.58	3,722,917.52	3,762,144.94	3,772,550.81	3,853,895.45