

**CAJA DE AHORROS
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)**

| | VARIACION ABSOLUTA | % | 2020 | 2021 | | | | | | | | | | | |
|---------------------------------|-----------------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| ACTIVOS LIQUIDOS | (91,263.64) | (11.03%) | 827,555.27 | 812,789.00 | 835,651.82 | 910,212.18 | 763,679.51 | 753,505.16 | 700,723.87 | 657,614.81 | 633,785.44 | 567,966.98 | 514,742.43 | 542,984.20 | 736,291.63 |
| Depositos Locales en Bancos | 16,325.52 | 6.92% | 235,780.45 | 227,548.28 | 214,704.92 | 247,395.41 | 231,635.71 | 228,731.89 | 236,053.95 | 231,776.91 | 288,047.20 | 217,655.68 | 224,160.22 | 217,488.93 | 252,105.96 |
| A la Vista | (5,419.48) | (15.45%) | 35,068.82 | 28,421.94 | 30,203.66 | 24,299.81 | 25,607.05 | 27,373.16 | 58,971.45 | 36,223.07 | 61,612.71 | 33,653.10 | 27,527.33 | 29,073.69 | 29,649.34 |
| A Plazo | 21,745.00 | 10.83% | 200,711.63 | 199,126.34 | 184,501.26 | 223,095.60 | 206,028.66 | 201,358.74 | 177,082.50 | 195,553.84 | 226,434.48 | 184,002.58 | 196,632.89 | 188,415.23 | 222,456.63 |
| Depositos Extranjeros en Bancos | (124,765.29) | (23.71%) | 526,157.28 | 515,776.08 | 553,301.94 | 597,952.59 | 465,391.28 | 462,009.40 | 395,364.96 | 356,080.75 | 272,295.80 | 273,584.03 | 205,365.19 | 230,756.85 | 401,391.99 |
| A la Vista | 59,410.71 | 17.37% | 341,981.28 | 331,576.73 | 379,107.14 | 433,736.00 | 321,157.12 | 327,763.10 | 279,142.97 | 250,863.15 | 187,102.36 | 238,504.34 | 205,365.19 | 230,756.85 | 401,391.99 |
| A Plazo | (184,175.99) | (100.00%) | 184,175.99 | 184,199.35 | 174,194.80 | 164,216.59 | 144,234.16 | 134,246.30 | 116,221.99 | 105,217.61 | 85,193.44 | 35,079.68 | 0.00 | 0.00 | 0.00 |
| Menos Provisiones | (61.67) | (85.05%) | 72.51 | 72.90 | 55.55 | 62.99 | 25.53 | 28.07 | 21.69 | 15.71 | 20.26 | 12.10 | 14.75 | 8.59 | 10.84 |
| Locales | (61.67) | (85.05%) | 72.51 | 72.90 | 55.55 | 62.99 | 25.53 | 28.07 | 21.69 | 11.16 | 16.69 | 10.73 | 14.75 | 8.59 | 10.84 |
| Extranjero | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.55 | 3.57 | 1.37 | 0.00 | 0.00 | 0.00 |
| Otros | 17,114.45 | 26.05% | 65,690.06 | 69,537.54 | 67,700.51 | 64,927.16 | 66,678.04 | 62,791.94 | 69,326.66 | 69,772.86 | 73,462.71 | 76,739.37 | 85,231.77 | 94,747.02 | 82,804.51 |
| CARTERA CREDITICIA | 269,889.95 | 8.45% | 3,194,182.97 | 3,208,194.91 | 3,227,836.29 | 3,253,983.22 | 3,277,191.97 | 3,282,337.63 | 3,309,170.11 | 3,336,823.83 | 3,363,936.56 | 3,399,080.79 | 3,419,568.02 | 3,434,419.17 | 3,464,072.92 |
| Locales | 289,146.46 | 8.83% | 3,273,603.11 | 3,288,189.13 | 3,309,228.36 | 3,337,510.00 | 3,362,593.51 | 3,369,802.41 | 3,398,607.78 | 3,418,875.92 | 3,448,184.44 | 3,486,276.13 | 3,509,228.59 | 3,524,319.36 | 3,562,749.57 |
| 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 | 19,256.51 | 24.25% | 79,420.14 | 79,994.22 | 81,392.07 | 83,526.78 | 85,401.54 | 87,464.77 | 89,437.67 | 82,052.09 | 84,247.88 | 87,195.34 | 89,660.58 | 89,900.19 | 98,676.65 |
| Locales | 19,256.51 | 24.25% | 79,420.14 | 79,994.22 | 81,392.07 | 83,526.78 | 85,401.54 | 87,464.77 | 89,437.67 | 82,052.09 | 84,247.88 | 87,195.34 | 89,660.58 | 89,900.19 | 98,676.65 |
| 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 | 109,394.09 | 22.05% | 496,136.78 | 504,845.82 | 504,520.66 | 518,376.38 | 536,024.65 | 548,796.03 | 572,330.66 | 586,406.21 | 593,571.11 | 576,213.72 | 604,971.12 | 598,328.39 | 605,530.87 |
| Locales | 109,580.00 | 23.23% | 471,669.61 | 480,441.60 | 480,208.27 | 489,103.02 | 506,734.91 | 519,527.38 | 543,014.03 | 557,139.42 | 564,200.29 | 549,694.28 | 575,604.87 | 574,051.78 | 581,249.61 |
| Extranjero | (71.98) | (0.29%) | 25,148.25 | 25,123.38 | 25,098.48 | 30,150.28 | 30,112.55 | 30,074.79 | 30,037.00 | 29,999.18 | 29,961.33 | 27,112.31 | 30,127.34 | 25,102.12 | 25,076.27 |
| Menos Provisiones | 113.92 | 16.73% | 681.08 | 719.16 | 786.09 | 876.92 | 822.82 | 806.15 | 720.36 | 732.39 | 590.51 | 592.88 | 761.09 | 825.51 | 795.01 |
| Locales | 113.92 | 16.73% | 681.08 | 719.16 | 786.09 | 876.92 | 822.82 | 806.15 | 720.36 | 732.39 | 590.51 | 592.88 | 761.09 | 825.51 | 795.01 |
| 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 | 36,631.70 | 14.20% | 258,012.17 | 232,798.39 | 240,648.73 | 243,972.99 | 252,322.12 | 256,805.37 | 254,611.19 | 261,743.04 | 268,139.79 | 277,135.45 | 302,009.94 | 299,695.39 | 294,643.86 |
| Locales | 39,029.40 | 16.71% | 233,558.63 | 208,275.40 | 216,465.38 | 219,887.27 | 228,358.14 | 233,191.51 | 231,360.37 | 238,620.05 | 245,138.92 | 254,255.31 | 279,241.59 | 277,227.75 | 272,588.03 |
| Extranjero | (2,397.71) | (9.81%) | 24,453.54 | 24,522.99 | 24,183.36 | 24,085.72 | 23,963.98 | 23,613.86 | 23,250.82 | 23,122.99 | 23,000.87 | 22,880.14 | 22,768.35 | 22,467.64 | 22,055.83 |
| TOTAL DE ACTIVOS | 324,652.10 | 6.80% | 4,775,887.19 | 4,758,628.12 | 4,808,657.50 | 4,926,544.76 | 4,829,218.25 | 4,841,444.19 | 4,836,835.84 | 4,842,587.90 | 4,859,432.91 | 4,820,396.94 | 4,841,291.50 | 4,875,427.15 | 5,100,539.29 |
| DEPOSITOS | 84,234.68 | 2.23% | 3,782,783.57 | 3,800,844.33 | 3,816,598.55 | 3,913,460.41 | 3,808,538.86 | 3,819,939.57 | 3,803,375.81 | 3,812,422.06 | 3,826,122.15 | 3,785,297.85 | 3,823,006.38 | 3,796,026.87 | 3,867,018.25 |
| Locales | 84,234.68 | 2.23% | 3,782,783.57 | 3,800,844.33 | 3,816,598.55 | 3,913,460.41 | 3,808,538.86 | 3,819,939.57 | 3,803,375.81 | 3,812,422.06 | 3,826,122.15 | 3,785,297.85 | 3,823,006.38 | 3,796,026.87 | 3,867,018.25 |

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|-----------------------|-----------------------|-----------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Oficiales | (162,786.03) | (12.30%) | 1,323,896.48 | 1,322,896.48 | 1,322,896.48 | 1,370,959.46 | 1,268,867.46 | 1,279,752.53 | 1,268,424.98 | 1,269,022.05 | 1,245,913.62 | 1,190,166.70 | 1,190,539.94 | 1,161,973.78 | 1,161,110.45 |
| De Particulares | 210,035.95 | 9.20% | 2,283,852.02 | 2,312,916.77 | 2,328,673.76 | 2,397,469.57 | 2,389,642.28 | 2,390,158.06 | 2,375,936.34 | 2,384,383.11 | 2,431,188.74 | 2,433,107.77 | 2,434,439.67 | 2,431,035.28 | 2,493,887.97 |
| A la Vista | 18,483.30 | 18.73% | 98,671.79 | 94,865.28 | 92,397.38 | 106,540.87 | 91,891.03 | 89,381.29 | 82,369.13 | 85,046.80 | 85,855.53 | 84,151.94 | 82,597.99 | 84,213.79 | 117,155.09 |
| A Plazo | 149,471.04 | 14.52% | 1,029,308.12 | 1,049,468.14 | 1,063,837.46 | 1,124,131.39 | 1,126,004.27 | 1,127,309.65 | 1,123,881.71 | 1,139,337.84 | 1,135,628.63 | 1,140,161.25 | 1,147,824.89 | 1,160,367.57 | 1,178,779.17 |
| De Ahorros | 42,081.61 | 3.64% | 1,155,872.11 | 1,168,583.35 | 1,172,438.93 | 1,166,797.32 | 1,171,746.97 | 1,173,467.12 | 1,169,685.51 | 1,159,998.47 | 1,209,704.57 | 1,208,794.59 | 1,204,016.79 | 1,186,453.92 | 1,197,953.72 |
| De Bancos | 36,984.76 | 21.13% | 175,035.07 | 165,031.09 | 165,028.31 | 145,031.38 | 150,029.13 | 150,028.99 | 159,014.49 | 159,016.90 | 149,019.79 | 162,023.38 | 198,026.76 | 203,017.81 | 212,019.84 |
| 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 | 36,984.76 | 21.13% | 175,035.07 | 165,031.09 | 165,028.31 | 145,031.38 | 150,029.13 | 150,028.99 | 159,014.49 | 159,016.90 | 149,019.79 | 162,023.38 | 198,026.76 | 203,017.81 | 212,019.84 |
| 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 | 265,880.49 | 52.53% | 506,171.31 | 506,171.31 | 531,171.31 | 556,420.26 | 556,420.26 | 556,420.26 | 556,420.26 | 556,420.26 | 556,420.26 | 554,881.79 | 532,051.79 | 592,051.79 | 772,051.79 |
| Locales | 238,461.54 | 596.15% | 40,000.00 | 40,000.00 | 40,000.00 | 40,000.00 | 40,000.00 | 40,000.00 | 40,000.00 | 40,000.00 | 40,000.00 | 38,461.54 | 38,461.54 | 98,461.54 | 278,461.54 |
| Extranjero | 27,418.95 | 5.88% | 466,171.31 | 466,171.31 | 491,171.31 | 516,420.26 | 516,420.26 | 516,420.26 | 516,420.26 | 516,420.26 | 516,420.26 | 516,420.26 | 493,590.26 | 493,590.26 | 493,590.26 |
| OTROS PASIVOS | (25,859.62) | (23.13%) | 111,789.10 | 75,133.31 | 84,425.26 | 81,567.97 | 87,040.74 | 86,451.11 | 95,894.92 | 88,755.92 | 86,687.73 | 90,492.26 | 96,047.50 | 96,884.04 | 85,929.48 |
| Locales | (25,040.37) | (23.15%) | 108,167.59 | 74,647.50 | 83,319.55 | 79,775.93 | 84,584.52 | 83,308.56 | 93,147.43 | 88,275.93 | 85,521.42 | 88,661.76 | 93,530.68 | 93,703.03 | 83,127.21 |
| Extranjero | (819.25) | (22.62%) | 3,621.51 | 485.81 | 1,105.72 | 1,792.04 | 2,456.22 | 3,142.55 | 2,747.49 | 479.99 | 1,166.31 | 1,830.50 | 2,516.82 | 3,181.01 | 2,802.27 |
| PATRIMONIO | 396.55 | 0.11% | 375,143.21 | 376,479.17 | 376,462.38 | 375,096.13 | 377,218.39 | 378,633.26 | 381,144.86 | 384,989.66 | 390,202.77 | 389,725.03 | 390,185.83 | 390,464.44 | 375,539.76 |
| Capital | 0.00 | 0.00% | 268,645.93 | 268,645.93 | 268,645.93 | 268,645.93 | 268,645.93 | 268,645.93 | 268,645.93 | 268,645.93 | 268,645.93 | 268,645.93 | 268,645.93 | 268,645.93 | 268,645.93 |
| 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 | (7,886.02) | (13.45%) | 58,611.70 | 48,962.13 | 49,999.98 | 50,313.12 | 50,849.21 | 51,107.62 | 49,603.23 | 46,022.66 | 46,140.88 | 46,740.43 | 47,078.48 | 47,422.72 | 50,725.68 |
| Provisiones Dinámicas | 0.00 | 0.00% | 35,821.36 | 35,821.36 | 35,821.36 | 35,821.36 | 35,821.36 | 35,821.36 | 35,821.36 | 35,821.36 | 35,821.36 | 35,821.36 | 35,821.36 | 35,821.36 | 35,821.36 |
| Otras Reservas | (7,886.02) | (34.60%) | 22,790.34 | 13,140.77 | 14,178.62 | 14,491.76 | 15,027.85 | 15,286.26 | 13,781.87 | 10,201.30 | 10,319.51 | 10,919.07 | 11,257.12 | 11,601.36 | 14,904.32 |

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| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Utilidad de Periodos Anteriores | 10,598.59 | 38.52% | 27,517.83 | 47,879.97 | 46,842.12 | 46,528.97 | 45,992.89 | 45,734.48 | 47,238.87 | 50,819.43 | 50,701.22 | 50,101.67 | 49,763.61 | 49,419.38 | 38,116.42 |
| Utilidad de Periodo | 2,941.63 | 27.46% | 10,712.57 | 1,936.94 | 3,104.85 | 3,951.29 | 5,679.12 | 7,032.70 | 11,327.41 | 13,395.56 | 17,652.76 | 20,063.14 | 21,878.53 | 22,624.21 | 13,654.20 |
| Ganancia o Perdida en Valores Disponibles para la Venta | (5,257.64) | (54.45%) | 9,655.18 | 9,054.19 | 7,869.50 | 5,656.81 | 6,051.24 | 6,112.52 | 4,329.42 | 6,106.07 | 7,061.99 | 4,173.86 | 2,819.27 | 2,352.20 | 4,397.53 |
| 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 | 324,652.10 | 6.80% | 4,775,887.19 | 4,758,628.12 | 4,808,657.50 | 4,926,544.76 | 4,829,218.25 | 4,841,444.19 | 4,836,835.84 | 4,842,587.90 | 4,859,432.91 | 4,820,396.94 | 4,841,291.50 | 4,875,427.15 | 5,100,539.29 |