

**CAJA DE AHORROS
BALANCE DE SITUACION
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2021		2022										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	390,630.34	53.05%	736,291.63	681,648.83	633,062.62	617,334.65	504,830.34	467,468.50	423,942.07	353,106.56	376,394.27	229,011.65	326,280.19	423,813.86	1,126,921.97
Depositos Locales en Bancos	5,914.85	2.35%	252,105.96	267,137.39	248,071.51	230,516.06	216,128.25	215,905.04	195,943.21	151,255.31	145,805.92	83,373.58	144,421.99	145,743.19	258,020.81
A la Vista	15,053.93	50.77%	29,649.34	42,580.43	27,815.30	28,603.77	50,374.00	74,239.05	52,763.84	43,838.95	63,657.72	28,727.81	38,494.73	30,432.99	44,703.27
A Plazo	(9,139.09)	(4.11%)	222,456.63	224,556.96	220,256.21	201,912.29	165,754.24	141,665.99	143,179.37	107,416.36	82,148.19	54,645.77	105,927.26	115,310.20	213,317.54
Depositos Extranjeros en Bancos	380,374.84	94.76%	401,391.99	340,721.61	295,071.14	296,732.11	211,958.17	180,375.30	146,656.06	118,637.16	149,804.10	66,139.66	107,346.99	192,275.72	781,766.83
A la Vista	(100,575.16)	(25.06%)	401,391.99	340,721.61	280,071.14	166,725.93	101,930.30	110,325.20	86,588.41	78,516.53	89,725.50	39,139.66	77,341.30	157,114.81	300,816.83
A Plazo	480,950.00	0.00%	0.00	0.00	15,000.00	130,006.18	110,027.86	70,050.10	60,067.65	40,120.63	60,078.60	27,000.00	30,005.69	35,160.92	480,950.00
Menos Provisiones	90.35	833.56%	10.84	37.60	46.56	58.80	74.32	53.49	137.03	96.23	81.32	94.82	80.39	74.88	101.19
Locales	26.71	246.45%	10.84	37.60	46.56	51.84	64.37	48.83	91.21	72.27	77.83	71.44	68.44	71.81	37.55
Extranjero	63.64	0.00%	0.00	0.00	0.00	6.96	9.95	4.65	45.82	23.96	3.49	23.38	11.94	3.07	63.64
Otros	4,431.00	5.35%	82,804.51	73,827.44	89,966.52	90,145.28	76,818.26	71,241.65	81,479.83	83,310.32	80,865.57	79,593.23	74,591.59	85,869.82	87,235.51
CARTERA CREDITICIA	445,910.21	12.87%	3,464,072.92	3,482,038.88	3,501,011.02	3,542,931.42	3,581,788.50	3,605,522.33	3,638,021.22	3,671,347.27	3,717,469.07	3,795,568.58	3,854,956.57	3,890,366.11	3,909,983.13
Locales	457,870.89	12.85%	3,562,749.57	3,583,396.77	3,604,630.14	3,648,999.97	3,690,253.65	3,715,394.66	3,749,647.39	3,784,526.72	3,830,598.57	3,911,489.09	3,973,755.90	4,011,121.82	4,020,620.46
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	11,960.68	12.12%	98,676.65	101,357.90	103,619.12	106,068.55	108,465.15	109,872.33	111,626.17	113,179.45	113,129.50	115,920.51	118,799.33	120,755.71	110,637.33
Locales	11,960.68	12.12%	98,676.65	101,357.90	103,619.12	106,068.55	108,465.15	109,872.33	111,626.17	113,179.45	113,129.50	115,920.51	118,799.33	120,755.71	110,637.33
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	140,832.90	23.26%	605,530.87	603,749.08	597,580.49	612,329.42	683,500.87	718,946.86	719,823.66	765,078.45	771,176.14	749,784.02	746,094.82	744,282.22	746,363.77
Locales	107,100.27	18.43%	581,249.61	579,741.49	573,606.04	588,423.82	649,092.90	661,199.58	660,025.20	704,923.58	712,472.18	692,298.05	687,133.85	685,688.59	688,349.88
Extranjero	37,785.42	150.68%	25,076.27	25,050.41	25,027.06	25,001.21	35,812.50	58,934.15	61,177.62	61,557.66	61,155.57	60,605.32	62,472.63	62,937.39	62,861.68
Menos Provisiones	4,052.79	509.78%	795.01	1,042.82	1,052.61	1,095.61	1,404.53	1,186.87	1,379.16	1,402.80	2,451.62	3,119.35	3,511.66	4,343.76	4,847.80
Locales	4,052.79	509.78%	795.01	1,042.82	1,052.61	1,095.61	1,404.53	1,186.87	1,379.16	1,402.80	2,451.62	3,119.35	3,511.66	4,343.76	4,847.80
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	65,360.36	22.18%	294,643.86	302,852.57	342,044.70	308,651.82	310,272.32	313,613.65	327,300.18	341,527.19	340,726.41	348,785.51	356,898.27	353,892.00	360,004.22
Locales	66,758.77	24.49%	272,588.03	280,916.57	320,333.97	287,071.41	288,718.88	292,247.84	306,238.21	320,485.72	319,987.27	328,126.87	336,358.61	333,878.76	339,346.81
Extranjero	(1,398.41)	(6.34%)	22,055.83	21,936.00	21,710.73	21,580.41	21,553.44	21,365.81	21,061.96	21,041.47	20,739.13	20,658.64	20,539.67	20,013.24	20,657.42
TOTAL DE ACTIVOS	1,042,733.80	20.44%	5,100,539.29	5,070,289.36	5,073,698.82	5,081,247.31	5,080,392.03	5,105,551.34	5,109,087.13	5,131,059.47	5,205,765.88	5,123,149.76	5,284,229.85	5,412,354.19	6,143,273.09
DEPOSITOS	983,361.51	25.43%	3,867,018.25	3,848,483.61	3,849,985.05	3,845,089.59	3,853,988.99	3,849,887.52	3,863,777.88	3,847,491.95	3,872,661.11	3,853,144.99	3,975,463.71	4,146,983.14	4,850,379.76
Locales	983,361.51	25.43%	3,867,018.25	3,848,483.61	3,849,985.05	3,845,089.59	3,853,988.99	3,849,887.52	3,863,777.88	3,847,491.95	3,872,661.11	3,853,144.99	3,975,463.71	4,146,983.14	4,850,379.76

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	1,085,736.50	93.51%	1,161,110.45	1,163,055.33	1,196,522.25	1,162,982.51	1,164,702.58	1,164,264.49	1,196,672.04	1,207,550.47	1,281,518.39	1,300,487.22	1,313,073.62	1,526,465.27	2,246,846.94
De Particulares	(35,107.53)	(1.41%)	2,493,887.97	2,472,409.60	2,459,442.37	2,482,586.14	2,500,261.14	2,493,591.07	2,491,072.97	2,489,411.28	2,464,606.03	2,410,092.98	2,524,272.78	2,480,342.38	2,458,780.44
A la Vista	15,049.59	12.85%	117,155.09	105,219.09	88,942.63	109,054.45	101,555.83	96,385.30	88,351.38	91,579.62	90,437.54	98,362.28	130,473.34	117,902.23	132,204.67
A Plazo	11,582.51	0.98%	1,178,779.17	1,179,487.72	1,188,281.28	1,193,815.26	1,206,759.24	1,216,056.68	1,225,820.49	1,227,935.74	1,198,928.58	1,150,416.06	1,248,131.37	1,234,197.14	1,190,361.68
De Ahorros	(61,739.63)	(5.15%)	1,197,953.72	1,187,702.78	1,182,218.47	1,179,716.43	1,191,946.07	1,181,149.09	1,176,901.10	1,169,895.92	1,175,239.90	1,161,314.64	1,145,668.07	1,128,243.01	1,136,214.09
De Bancos	(67,267.45)	(31.73%)	212,019.84	213,018.68	194,020.43	199,520.93	189,025.27	192,031.95	176,032.86	150,530.19	126,536.69	142,564.78	138,117.31	140,175.49	144,752.38
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	(67,267.45)	(31.73%)	212,019.84	213,018.68	194,020.43	199,520.93	189,025.27	192,031.95	176,032.86	150,530.19	126,536.69	142,564.78	138,117.31	140,175.49	144,752.38
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	80,352.95	10.41%	772,051.79	763,123.22	763,123.22	781,584.76	781,584.76	781,584.76	809,414.76	840,486.19	879,986.19	838,447.73	888,447.73	828,947.73	852,404.75
Locales	66,923.08	24.03%	278,461.54	278,461.54	278,461.54	296,923.08	296,923.08	296,923.08	296,923.08	336,923.08	336,923.08	295,384.62	345,384.62	345,384.62	345,384.62
Extranjero	13,429.87	2.72%	493,590.26	484,661.68	484,661.68	484,661.68	484,661.68	484,661.68	512,491.68	503,563.11	543,063.11	543,063.11	543,063.11	483,563.11	507,020.13
OTROS PASIVOS	25,178.36	29.30%	85,929.48	89,833.94	97,218.25	95,388.31	98,839.93	125,726.80	95,614.49	99,978.43	106,111.11	104,553.99	99,896.68	103,565.49	111,107.84
Locales	25,377.69	30.53%	83,127.21	89,358.62	96,139.34	93,641.15	96,446.07	122,664.69	92,964.92	99,519.42	105,001.92	102,815.58	97,508.08	100,547.68	108,504.90
Extranjero	(199.33)	(7.11%)	2,802.27	475.32	1,078.91	1,747.16	2,393.86	3,062.12	2,649.57	459.01	1,109.20	1,738.41	2,388.60	3,017.81	2,602.93
PATRIMONIO	(46,159.02)	(12.29%)	375,539.76	368,848.58	363,372.30	359,184.66	345,978.35	348,352.26	340,279.99	343,102.90	347,007.47	327,003.05	320,421.74	332,857.82	329,380.74
Capital	20,000.00	7.44%	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	288,645.93
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	3,524.45	6.95%	50,725.68	50,717.05	51,062.50	50,955.33	51,431.04	51,469.17	51,864.86	51,943.48	52,025.78	52,373.31	52,514.40	53,023.29	54,250.13
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	3,524.45	23.65%	14,904.32	14,895.68	15,241.14	15,133.96	15,609.68	15,647.80	16,043.49	16,122.12	16,204.41	16,551.94	16,693.04	17,201.93	18,428.77

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(18,120.26)	(47.54%)	38,116.42	51,779.25	51,433.79	51,540.97	51,065.25	51,027.13	50,631.44	50,552.81	50,470.52	50,122.99	49,981.89	49,473.01	19,996.16
Utilidad de Periodo	3,642.48	26.68%	13,654.20	735.29	333.30	161.68	(1,078.84)	4,340.68	8,593.14	10,448.16	14,428.28	15,204.44	16,393.10	18,238.46	17,296.68
Ganancia o Perdida en Valores Disponibles para la Venta	(55,205.70)	(1,255.38%)	4,397.53	(3,028.94)	(8,103.22)	(12,119.26)	(24,085.03)	(27,130.65)	(39,455.38)	(38,487.49)	(38,563.04)	(59,343.62)	(67,113.60)	(56,522.87)	(50,808.17)
PASIVO Y PATRIMONIO	1,042,733.80	20.44%	5,100,539.29	5,070,289.36	5,073,698.82	5,081,247.31	5,080,392.03	5,105,551.34	5,109,087.13	5,131,059.47	5,205,765.88	5,123,149.76	5,284,229.85	5,412,354.19	6,143,273.09