

CAJA DE AHORROS
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(517,259.66)	(45.90%)	1,126,921.97	800,218.89	962,124.77	1,438,320.37	1,127,687.67	532,923.30	626,265.53	1,085,981.61	981,487.14	832,855.64	803,105.01	675,111.69	609,662.31
Depositos Locales en Bancos	(55,938.62)	(21.68%)	258,020.81	213,739.03	252,217.36	469,805.83	334,291.49	157,721.02	146,833.11	202,243.15	226,644.29	242,315.82	248,660.84	186,162.79	202,082.19
A la Vista	35,797.27	80.08%	44,703.27	35,983.84	39,209.37	289,458.76	115,511.75	67,620.33	25,604.18	54,827.07	67,393.88	95,799.28	107,508.68	61,595.06	80,500.54
A Plazo	(91,735.89)	(43.00%)	213,317.54	177,755.19	213,007.99	180,347.07	218,779.74	90,100.69	121,228.92	147,416.08	159,250.41	146,516.54	141,152.17	124,567.73	121,581.65
Depositos Extranjeros en Bancos	(456,719.55)	(58.42%)	781,766.83	513,469.54	506,432.61	889,578.63	706,290.62	297,262.86	399,720.42	804,154.00	678,013.22	504,221.66	478,727.61	402,960.11	325,047.29
A la Vista	(145,769.55)	(48.46%)	300,816.83	61,462.48	19,309.57	416,552.50	221,262.58	45,220.75	40,667.84	348,857.15	311,070.27	334,221.66	308,727.61	232,960.11	155,047.29
A Plazo	(310,950.00)	(64.65%)	480,950.00	452,007.06	487,123.04	473,026.13	485,028.03	252,042.12	359,052.58	455,296.84	366,942.96	170,000.00	170,000.00	170,000.00	170,000.00
Menos Provisiones	(82.31)	(81.34%)	101.19	98.36	115.79	93.18	87.16	77.88	79.82	131.48	95.30	71.80	44.69	40.73	18.88
Locales	(34.12)	(90.87%)	37.55	79.31	96.26	73.65	67.63	66.20	40.83	108.31	66.59	11.82	26.69	22.78	3.43
Extranjero	(48.19)	(75.72%)	63.64	19.05	19.53	19.53	19.53	11.68	39.00	23.16	28.72	59.98	18.00	17.95	15.45
Otros	(4,683.80)	(5.37%)	87,235.51	73,108.69	203,590.59	79,029.08	87,192.72	78,017.29	79,791.83	79,715.94	76,924.93	86,389.96	75,761.25	86,029.52	82,551.71
CARTERA CREDITICIA	566,814.96	14.50%	3,909,983.13	3,959,203.59	4,018,719.22	4,039,815.07	4,091,361.34	4,123,715.04	4,207,474.08	4,290,443.10	4,318,341.36	4,333,750.30	4,359,483.14	4,420,513.94	4,476,798.09
Locales	577,698.75	14.37%	4,020,620.46	4,071,799.84	4,132,340.86	4,156,335.44	4,208,063.20	4,241,672.70	4,326,979.08	4,411,753.28	4,441,127.72	4,453,751.29	4,481,684.43	4,544,270.73	4,598,319.22
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	10,883.79	9.84%	110,637.33	112,596.24	113,621.64	116,520.37	116,701.87	117,957.66	119,505.01	121,310.19	122,786.36	120,000.99	122,201.29	123,756.79	121,521.12
Locales	10,883.79	9.84%	110,637.33	112,596.24	113,621.64	116,520.37	116,701.87	117,957.66	119,505.01	121,310.19	122,786.36	120,000.99	122,201.29	123,756.79	121,521.12
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	182,240.32	24.42%	746,363.77	746,757.04	736,438.44	772,960.51	814,333.58	830,645.60	839,310.73	886,387.95	945,562.10	925,811.34	912,697.49	911,653.60	928,604.09
Locales	52,951.72	7.69%	688,349.88	689,009.76	679,632.31	682,891.33	680,478.07	698,096.01	707,289.21	726,041.40	751,324.12	736,306.48	723,364.70	725,048.22	741,301.60
Extranjero	133,488.95	212.35%	62,861.68	63,213.30	62,851.11	96,815.80	140,834.75	139,371.93	139,354.08	167,972.81	202,369.43	198,197.79	197,929.89	195,813.18	196,350.64
Menos Provisiones	4,200.35	86.64%	4,847.80	5,466.01	6,044.97	6,746.62	6,979.24	6,822.34	7,332.57	7,626.26	8,131.45	8,692.93	8,597.10	9,207.80	9,048.15
Locales	4,200.35	86.64%	4,847.80	5,466.01	6,044.97	6,746.62	6,979.24	6,822.34	7,332.57	7,626.26	8,131.45	8,692.93	8,597.10	9,207.80	9,048.15
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	95,035.63	26.40%	360,004.22	379,622.06	393,430.62	386,220.21	392,986.06	373,339.18	387,855.08	387,667.42	395,578.41	426,192.83	428,469.32	447,479.59	455,039.86
Locales	91,708.09	27.02%	339,346.81	357,734.31	372,032.33	365,142.80	371,805.67	352,795.06	366,852.49	367,009.03	373,697.44	404,031.79	406,009.17	424,514.41	431,054.90
Extranjero	3,327.54	16.11%	20,657.42	21,887.74	21,398.29	21,077.41	21,180.39	20,544.12	21,002.59	20,658.40	21,880.97	22,161.04	22,460.15	22,965.18	23,984.96
TOTAL DE ACTIVOS	326,831.26	5.32%	6,143,273.09	5,885,801.59	6,110,713.06	6,637,316.16	6,426,368.65	5,860,623.12	6,060,905.42	6,650,480.08	6,640,969.01	6,518,610.11	6,503,754.96	6,454,758.82	6,470,104.35
DEPOSITOS	352,929.97	7.28%	4,850,379.76	4,541,289.90	4,774,397.31	5,294,213.73	5,098,247.79	4,706,281.15	4,921,131.61	5,537,903.41	5,484,065.87	5,366,350.78	5,362,384.45	5,221,830.23	5,203,309.73
Locales	352,929.97	7.28%	4,850,379.76	4,541,289.90	4,774,397.31	5,294,213.73	5,098,247.79	4,706,281.15	4,921,131.61	5,537,903.41	5,484,065.87	5,366,350.78	5,362,384.45	5,221,830.23	5,203,309.73

**CAJA DE AHORROS
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2022		2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Oficiales	666,196.06	29.65%	2,246,846.94	1,957,566.27	2,105,484.59	2,747,306.44	2,554,293.52	2,217,873.53	2,427,575.09	3,100,866.33	3,061,267.77	3,113,845.54	3,117,283.21	2,924,731.39	2,913,043.00	
De Particulares	(267,830.13)	(10.89%)	2,458,780.44	2,438,906.60	2,540,074.26	2,448,107.44	2,460,100.84	2,407,992.53	2,407,604.74	2,372,002.20	2,371,917.84	2,182,574.60	2,180,836.41	2,196,803.78	2,190,950.30	
A la Vista	(14,188.76)	(10.73%)	132,204.67	130,421.91	251,508.01	135,620.26	142,411.74	128,506.10	141,603.05	116,420.98	115,595.83	103,746.20	104,883.88	123,917.07	118,015.91	
A Plazo	(66,055.42)	(5.55%)	1,190,361.68	1,180,284.84	1,170,338.32	1,191,803.91	1,194,243.79	1,160,854.19	1,143,961.09	1,141,447.21	1,140,085.71	1,142,336.41	1,147,082.16	1,145,564.61	1,124,306.26	
De Ahorros	(187,585.95)	(16.51%)	1,136,214.09	1,128,199.85	1,118,227.93	1,120,683.27	1,123,445.30	1,118,632.24	1,122,040.60	1,114,134.01	1,116,236.31	936,491.98	928,870.37	927,322.09	948,628.13	
De Bancos	(45,435.95)	(31.39%)	144,752.38	144,817.03	128,838.46	98,799.84	83,853.43	80,415.09	85,951.78	65,034.89	50,880.26	69,930.64	64,264.83	100,295.06	99,316.43	
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	(45,435.95)	(31.39%)	144,752.38	144,817.03	128,838.46	98,799.84	83,853.43	80,415.09	85,951.78	65,034.89	50,880.26	69,930.64	64,264.83	100,295.06	99,316.43	
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	(30,964.73)	(3.63%)	852,404.75	882,642.84	892,642.84	891,104.38	864,271.05	693,051.52	686,051.52	656,289.61	696,289.61	694,751.15	693,917.82	773,917.75	821,440.01	
Locales	(133,076.92)	(38.53%)	345,384.62	370,384.62	370,384.62	368,846.15	342,846.15	257,846.15	233,846.15	213,846.15	253,846.15	252,307.69	252,307.69	212,307.69	212,307.69	
Extranjero	102,112.19	20.14%	507,020.13	512,258.22	522,258.22	522,258.22	521,424.89	435,205.36	452,205.36	442,443.46	442,443.46	442,443.46	441,610.13	561,610.06	609,132.32	
OTROS PASIVOS	(9,495.50)	(8.55%)	111,107.84	117,578.76	103,525.58	106,922.34	114,860.31	110,401.05	91,883.81	93,797.13	95,901.52	97,491.64	99,476.02	107,993.12	101,612.33	
Locales	(9,301.99)	(8.57%)	108,504.90	117,168.13	102,544.01	105,308.64	112,634.89	107,543.51	89,473.78	93,359.11	94,849.45	95,845.32	97,215.64	105,138.50	99,202.91	
Extranjero	(193.51)	(7.43%)	2,602.93	410.62	981.57	1,613.69	2,225.42	2,857.54	2,410.02	438.03	1,052.08	1,646.32	2,260.37	2,854.62	2,409.42	
PATRIMONIO	14,361.53	4.36%	329,380.74	344,290.09	340,147.32	345,075.72	348,989.50	350,889.39	361,838.49	362,489.92	364,712.01	360,016.55	347,976.67	351,017.72	343,742.27	
Capital	0.00	0.00%	288,645.93	288,645.93	288,645.93	288,645.93	288,645.93	288,645.93	288,645.93	288,645.93	288,645.93	288,645.93	288,645.93	288,645.93	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	18,959.88	34.95%	54,250.13	54,548.76	54,497.43	65,946.89	66,330.09	66,342.41	66,093.40	66,159.19	66,095.99	66,349.44	66,411.99	65,708.39	73,210.01	
Provisiones Dinámicas	18,500.00	51.65%	35,821.36	35,821.36	35,821.36	47,821.36	47,821.36	47,821.36	47,821.36	47,821.36	47,821.36	47,821.36	47,821.36	47,821.36	54,321.36	
Otras Reservas	459.88	2.50%	18,428.77	18,727.40	18,676.07	18,125.53	18,508.73	18,521.05	18,272.04	18,337.82	18,274.63	18,528.08	18,590.63	17,887.02	18,888.65	

**CAJA DE AHORROS
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(18,061.54)	(90.33%)	19,996.16	36,595.87	36,647.21	25,197.74	24,814.54	24,802.23	25,051.23	24,985.45	25,048.64	24,795.20	24,732.65	25,436.25	1,934.62
Utilidad de Periodo	16,335.94	94.45%	17,296.68	5,684.06	10,026.80	12,809.69	13,249.71	15,867.54	19,508.55	21,412.08	26,752.17	31,853.83	32,457.78	33,530.49	33,632.62
Ganancia o Perdida en Valores Disponibles para la Venta	(2,872.75)	5.65%	(50,808.17)	(41,184.54)	(49,670.05)	(47,524.54)	(44,050.78)	(44,768.71)	(37,460.63)	(38,712.73)	(41,830.73)	(51,627.85)	(64,271.68)	(62,303.34)	(53,680.92)
PASIVO Y PATRIMONIO	326,831.26	5.32%	6,143,273.09	5,885,801.59	6,110,713.06	6,637,316.16	6,426,368.65	5,860,623.12	6,060,905.42	6,650,480.08	6,640,969.01	6,518,610.11	6,503,754.96	6,454,758.82	6,470,104.35