

**CAJA DE AHORROS
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)**

| | VARIACION ABSOLUTA | % | 2023 | 2024 | | | | | | | | | | | |
|---------------------------------|--------------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| ACTIVOS LIQUIDOS | (100,386.48) | (16.47%) | 609,662.31 | 635,693.38 | 564,584.72 | 588,981.88 | 958,186.45 | 758,342.40 | 686,598.11 | 631,599.71 | 508,479.31 | 463,366.91 | 597,243.83 | 626,181.34 | 509,275.83 |
| Depositos Locales en Bancos | (56,668.32) | (28.04%) | 202,082.19 | 199,256.81 | 175,078.16 | 239,315.34 | 347,396.19 | 192,758.04 | 249,794.79 | 185,708.70 | 145,699.60 | 121,573.70 | 285,263.98 | 271,053.86 | 145,413.88 |
| A la Vista | (40,900.33) | (50.81%) | 80,500.54 | 96,515.75 | 111,812.17 | 167,558.91 | 220,316.03 | 68,849.66 | 121,266.95 | 77,892.14 | 59,570.20 | 36,190.66 | 79,023.66 | 74,679.83 | 39,600.21 |
| A Plazo | (15,767.99) | (12.97%) | 121,581.65 | 102,741.06 | 63,266.00 | 71,756.43 | 127,080.15 | 123,908.38 | 128,527.84 | 107,816.56 | 86,129.40 | 85,383.04 | 206,240.32 | 196,374.03 | 105,813.67 |
| Depositos Extranjeros en Bancos | (51,563.50) | (15.86%) | 325,047.29 | 358,909.28 | 161,898.80 | 271,702.13 | 527,727.72 | 486,119.79 | 344,003.19 | 367,814.72 | 279,662.77 | 246,308.06 | 213,326.03 | 257,366.68 | 273,483.78 |
| A la Vista | 83,436.50 | 53.81% | 155,047.29 | 328,909.28 | 161,898.80 | 271,702.13 | 417,727.72 | 385,702.80 | 244,003.19 | 247,363.05 | 179,662.77 | 146,308.06 | 73,326.03 | 142,366.68 | 238,483.78 |
| A Plazo | (135,000.00) | (79.41%) | 170,000.00 | 30,000.00 | 0.00 | 0.00 | 110,000.00 | 100,416.99 | 100,000.00 | 120,451.67 | 100,000.00 | 100,000.00 | 140,000.00 | 115,000.00 | 35,000.00 |
| Menos Provisiones | (12.95) | (68.58%) | 18.88 | 9.02 | 2.82 | 4.22 | 8.44 | 6.09 | 8.24 | 7.90 | 7.26 | 6.17 | 9.45 | 9.27 | 5.93 |
| Locales | 1.97 | 57.36% | 3.43 | 4.82 | 2.82 | 4.22 | 7.91 | 5.41 | 7.14 | 6.93 | 6.68 | 5.46 | 7.29 | 7.31 | 5.40 |
| Extranjero | (14.91) | (96.54%) | 15.45 | 4.20 | 0.00 | 0.00 | 0.53 | 0.69 | 1.10 | 0.96 | 0.58 | 0.71 | 2.16 | 1.96 | 0.53 |
| Otros | 7,832.39 | 9.49% | 82,551.71 | 77,536.31 | 227,610.58 | 77,968.62 | 83,070.99 | 79,470.66 | 92,808.37 | 78,084.19 | 83,124.20 | 95,491.32 | 98,663.27 | 97,770.06 | 90,384.10 |
| CARTERA CREDITICIA | 176,319.15 | 3.94% | 4,476,798.09 | 4,539,145.39 | 4,572,303.45 | 4,528,153.91 | 4,534,701.61 | 4,541,229.92 | 4,537,131.17 | 4,538,819.33 | 4,554,383.61 | 4,587,665.25 | 4,620,798.66 | 4,609,574.95 | 4,653,117.24 |
| Locales | 164,482.48 | 3.58% | 4,598,319.22 | 4,661,252.78 | 4,694,044.06 | 4,651,521.59 | 4,659,367.45 | 4,663,098.25 | 4,653,453.00 | 4,656,196.08 | 4,668,293.11 | 4,703,102.38 | 4,737,782.08 | 4,718,107.21 | 4,762,801.70 |
| 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 | (11,836.67) | (9.74%) | 121,521.12 | 122,107.39 | 121,740.62 | 123,367.69 | 124,665.84 | 121,868.33 | 116,321.82 | 117,376.74 | 113,909.50 | 115,437.12 | 116,983.42 | 108,532.26 | 109,684.46 |
| Locales | (11,836.67) | (9.74%) | 121,521.12 | 122,107.39 | 121,740.62 | 123,367.69 | 124,665.84 | 121,868.33 | 116,321.82 | 117,376.74 | 113,909.50 | 115,437.12 | 116,983.42 | 108,532.26 | 109,684.46 |
| 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 |
| INVERSIONES EN VALORES | 217,600.78 | 23.43% | 928,604.09 | 917,215.99 | 916,881.42 | 920,015.15 | 1,116,560.84 | 1,084,057.13 | 1,093,849.13 | 1,094,946.23 | 1,116,196.41 | 1,125,126.74 | 1,124,872.00 | 1,125,036.46 | 1,146,204.87 |
| Locales | 167,904.21 | 22.65% | 741,301.60 | 729,909.44 | 729,018.40 | 736,484.30 | 939,706.58 | 904,691.98 | 909,432.97 | 908,632.40 | 917,623.60 | 925,446.20 | 919,260.24 | 918,520.31 | 909,205.82 |
| Extranjero | 46,436.97 | 23.65% | 196,350.64 | 196,420.78 | 196,328.20 | 192,047.36 | 186,053.29 | 187,913.62 | 192,882.87 | 193,797.46 | 206,105.32 | 206,566.86 | 211,525.92 | 211,723.58 | 242,787.60 |
| Menos Provisiones | (3,259.60) | (36.03%) | 9,048.15 | 9,114.23 | 8,465.17 | 8,516.52 | 9,199.03 | 8,548.47 | 8,466.72 | 7,483.63 | 7,532.50 | 6,886.32 | 5,914.16 | 5,207.43 | 5,788.55 |
| Locales | (3,259.60) | (36.03%) | 9,048.15 | 9,114.23 | 8,465.17 | 8,516.52 | 9,199.03 | 8,548.47 | 8,466.72 | 7,483.63 | 7,532.50 | 6,886.32 | 5,914.16 | 5,207.43 | 5,788.55 |
| 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 | (134,103.72) | (29.47%) | 455,039.86 | 455,808.68 | 471,777.06 | 487,263.42 | 269,532.73 | 293,324.83 | 291,173.42 | 298,580.96 | 296,490.36 | 307,909.76 | 334,678.74 | 313,979.73 | 320,936.14 |
| Locales | (127,434.96) | (29.56%) | 431,054.90 | 436,739.37 | 452,843.41 | 468,353.03 | 251,337.08 | 275,329.25 | 272,863.65 | 281,807.66 | 279,592.28 | 291,164.63 | 317,966.96 | 297,262.16 | 303,619.94 |
| Extranjero | (6,668.76) | (27.80%) | 23,984.96 | 19,069.31 | 18,933.65 | 18,910.39 | 18,195.65 | 17,995.57 | 18,309.77 | 16,773.30 | 16,898.08 | 16,745.13 | 16,711.78 | 16,717.56 | 17,316.20 |
| TOTAL DE ACTIVOS | 159,429.72 | 2.46% | 6,470,104.35 | 6,547,863.44 | 6,525,546.65 | 6,524,414.36 | 6,878,981.63 | 6,676,954.28 | 6,608,751.83 | 6,563,946.23 | 6,475,549.70 | 6,484,068.66 | 6,677,593.23 | 6,674,772.47 | 6,629,534.07 |
| DEPOSITOS | 247,673.20 | 4.76% | 5,203,309.73 | 5,144,823.30 | 5,030,581.43 | 5,023,222.65 | 5,523,814.31 | 5,476,160.92 | 5,389,100.56 | 5,374,084.35 | 5,270,627.38 | 5,275,528.19 | 5,465,966.26 | 5,423,643.59 | 5,450,982.93 |
| Locales | 247,673.20 | 4.76% | 5,203,309.73 | 5,144,823.30 | 5,030,581.43 | 5,023,222.65 | 5,523,814.31 | 5,476,160.92 | 5,389,100.56 | 5,374,084.35 | 5,270,627.38 | 5,275,528.19 | 5,465,966.26 | 5,423,643.59 | 5,450,982.93 |

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|-----------------------|--------------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | | | 2023 | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| | | | Diciembre | | | | | | | | | | | | |
| Oficiales | 493,256.04 | 16.93% | 2,913,043.00 | 2,904,515.54 | 2,701,076.47 | 2,812,882.53 | 3,298,739.00 | 3,198,718.94 | 3,235,961.84 | 3,242,946.19 | 3,177,500.02 | 3,179,020.16 | 3,328,786.01 | 3,336,159.74 | 3,406,299.04 |
| De Particulares | (190,419.17) | (8.69%) | 2,190,950.30 | 2,118,952.39 | 2,192,105.98 | 2,137,397.59 | 2,153,076.81 | 2,201,392.46 | 2,041,034.13 | 2,075,984.78 | 2,043,919.97 | 2,054,343.43 | 2,058,072.05 | 2,026,356.35 | 2,000,531.13 |
| A la Vista | (28,082.32) | (23.80%) | 118,015.91 | 116,918.63 | 242,158.29 | 93,991.74 | 91,445.11 | 138,318.01 | 95,249.40 | 121,286.32 | 97,153.63 | 89,566.21 | 129,559.25 | 101,515.91 | 89,933.59 |
| A Plazo | (165,722.92) | (14.74%) | 1,124,306.26 | 1,072,576.01 | 1,032,704.82 | 1,110,752.33 | 1,117,756.30 | 1,111,438.40 | 993,755.87 | 1,011,973.64 | 1,003,376.19 | 1,026,653.85 | 999,908.88 | 995,720.82 | 958,583.33 |
| De Ahorros | 3,386.08 | 0.36% | 948,628.13 | 929,457.74 | 917,242.87 | 932,653.51 | 943,875.41 | 951,636.05 | 952,028.86 | 942,724.82 | 943,390.16 | 938,123.38 | 928,603.92 | 929,119.62 | 952,014.21 |
| De Bancos | (55,163.68) | (55.54%) | 99,316.43 | 121,355.36 | 137,398.99 | 72,942.54 | 71,998.50 | 76,049.52 | 112,104.59 | 55,153.38 | 49,207.40 | 42,164.59 | 79,108.20 | 61,127.50 | 44,152.75 |
| 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 | (55,163.68) | (55.54%) | 99,316.43 | 121,355.36 | 137,398.99 | 72,942.54 | 71,998.50 | 76,049.52 | 112,104.59 | 55,153.38 | 49,207.40 | 42,164.59 | 79,108.20 | 61,127.50 | 44,152.75 |
| 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 | (105,146.88) | (12.80%) | 821,440.01 | 906,678.11 | 1,046,678.11 | 1,009,424.65 | 841,361.31 | 736,727.05 | 743,358.42 | 722,664.79 | 722,664.79 | 721,126.32 | 726,292.99 | 756,293.13 | 716,293.13 |
| Locales | 46,923.08 | 22.10% | 212,307.69 | 302,307.69 | 392,307.69 | 355,054.23 | 304,824.23 | 247,712.23 | 254,000.23 | 340,769.23 | 340,769.23 | 339,230.77 | 299,230.77 | 299,230.77 | 259,230.77 |
| Extranjero | (152,069.95) | (24.97%) | 609,132.32 | 604,370.41 | 654,370.41 | 654,370.41 | 536,537.08 | 489,014.82 | 489,358.19 | 381,895.55 | 381,895.55 | 381,895.55 | 427,062.22 | 457,062.37 | 457,062.37 |
| OTROS PASIVOS | (4,792.84) | (4.72%) | 101,612.33 | 151,526.80 | 101,395.98 | 136,289.75 | 165,415.36 | 105,607.34 | 112,316.11 | 89,903.45 | 98,427.96 | 95,710.02 | 96,336.20 | 106,560.13 | 96,819.49 |
| Locales | (4,563.23) | (4.60%) | 99,202.91 | 151,114.44 | 100,426.08 | 134,723.87 | 163,272.72 | 102,868.72 | 110,059.97 | 89,685.47 | 97,812.48 | 94,709.87 | 94,938.56 | 104,777.82 | 94,639.68 |
| Extranjero | (229.61) | (9.53%) | 2,409.42 | 412.36 | 969.90 | 1,565.88 | 2,142.64 | 2,738.62 | 2,256.14 | 217.98 | 615.48 | 1,000.15 | 1,397.64 | 1,782.32 | 2,179.81 |
| PATRIMONIO | 21,696.24 | 6.31% | 343,742.27 | 344,835.23 | 346,891.13 | 355,477.30 | 348,390.65 | 358,458.97 | 363,976.74 | 377,293.65 | 383,829.57 | 391,704.12 | 388,997.78 | 388,275.61 | 365,438.52 |
| 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 | 11,287.29 | 15.42% | 73,210.01 | 74,755.58 | 74,784.01 | 74,876.80 | 75,108.49 | 75,221.60 | 75,274.80 | 82,885.54 | 82,540.31 | 83,061.71 | 82,969.67 | 83,261.06 | 84,497.30 |
| Provisiones Dinámicas | 7,535.54 | 13.87% | 54,321.36 | 54,321.36 | 54,321.36 | 54,321.36 | 54,321.36 | 54,321.36 | 54,321.36 | 61,856.90 | 61,856.90 | 61,856.90 | 61,856.90 | 61,856.90 | 61,856.90 |
| Otras Reservas | 3,751.75 | 19.86% | 18,888.65 | 20,434.22 | 20,462.65 | 20,555.44 | 20,787.13 | 20,900.24 | 20,953.44 | 21,028.64 | 20,683.41 | 21,204.81 | 21,112.76 | 21,404.16 | 22,640.40 |

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|--|-----------------------|--------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Utilidad de Periodos Anteriores | 7,345.33 | 379.68% | 1,934.62 | 34,021.67 | 33,993.25 | 33,900.45 | 33,668.76 | 33,555.66 | 33,502.45 | 25,891.72 | 26,236.95 | 25,715.55 | 25,807.59 | 25,516.20 | 9,279.96 |
| Utilidad de Periodo | 1,037.04 | 3.08% | 33,632.62 | 3,248.13 | 9,044.41 | 10,918.37 | 12,211.67 | 16,305.70 | 20,345.10 | 26,958.44 | 29,787.12 | 32,850.64 | 35,628.05 | 35,197.46 | 34,669.66 |
| Ganancia o Perdida en Valores Disponibles para la Venta | 2,026.58 | (3.78%) | (53,680.92) | (55,836.09) | (59,576.47) | (52,864.26) | (61,244.21) | (55,269.92) | (53,791.55) | (47,087.98) | (43,380.74) | (38,569.71) | (44,053.46) | (44,345.04) | (51,654.33) |
| PASIVO Y PATRIMONIO | 159,429.72 | 2.46% | 6,470,104.35 | 6,547,863.44 | 6,525,546.65 | 6,524,414.36 | 6,878,981.63 | 6,676,954.28 | 6,608,751.83 | 6,563,946.23 | 6,475,549.70 | 6,484,068.66 | 6,677,593.23 | 6,674,772.47 | 6,629,534.07 |