

**ADECUACION DE CAPITAL**  
Caja de Ahorros  
**DICIEMBRE 2009**  
(En Millones de Balboas)

|                         | 2007         |        | 2008        |        |              |        |               |        |              |        | 2009        |        |              |        |               |        |              |        |
|-------------------------|--------------|--------|-------------|--------|--------------|--------|---------------|--------|--------------|--------|-------------|--------|--------------|--------|---------------|--------|--------------|--------|
|                         | TRIMESTRE IV |        | TRIMESTRE I |        | TRIMESTRE II |        | TRIMESTRE III |        | TRIMESTRE IV |        | TRIMESTRE I |        | TRIMESTRE II |        | TRIMESTRE III |        | TRIMESTRE IV |        |
|                         | MONTO        | POND   | MONTO       | POND   | MONTO        | POND   | MONTO         | POND   | MONTO        | POND   | MONTO       | POND   | MONTO        | POND   | MONTO         | POND   | MONTO        | POND   |
| CATEGORIA 1             | 123.88       | 0.00   | 144.80      | 0.00   | 174.22       | 0.00   | 165.44        | 0.00   | 175.36       | 0.00   | 164.02      | 0.00   | 172.70       | 0.00   | 205.03        | 0.00   | 222.10       | 0.00   |
| CATEGORIA 2             | 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   | 247.72        | 49.54  | 191.54       | 38.31  |
| CATEGORIA 3             | 201.19       | 40.24  | 197.14      | 39.43  | 192.31       | 38.46  | 236.59        | 47.32  | 242.10       | 48.42  | 248.83      | 49.77  | 255.77       | 51.15  | 0.10          | 0.02   | 0.06         | 0.01   |
| CATEGORIA 4             | 544.45       | 272.23 | 569.25      | 284.63 | 594.83       | 297.41 | 609.09        | 304.54 | 613.10       | 306.55 | 625.64      | 312.82 | 636.02       | 318.01 | 655.69        | 327.85 | 618.87       | 309.44 |
| CATEGORIA 5             | 490.74       | 490.74 | 466.16      | 466.16 | 461.13       | 461.13 | 470.23        | 470.23 | 461.08       | 461.08 | 465.80      | 465.80 | 475.97       | 475.97 | 383.48        | 383.48 | 399.20       | 399.20 |
| CATEGORIA 6             | 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   | 70.57         | 88.21  | 68.91        | 86.14  |
| CATEGORIA 7             | 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   | 8.53          | 12.79  | 7.94         | 11.91  |
| INSTRUMENTOS DERIVADOS  | 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          | 0.00   | 0.00         | 0.00   |
| TOTAL DE ACTIVOS        | 1,360.27     | 803.21 | 1,377.35    | 790.21 | 1,422.49     | 797.00 | 1,481.34      | 822.09 | 1,491.63     | 816.05 | 1,504.29    | 828.39 | 1,540.46     | 845.13 | 1,492.01      | 760.89 | 1,431.77     | 746.96 |
| MENOS PROVISIONES PARA  | 89.16        | 0.00   | 82.42       | 0.00   | 81.17        | 0.00   | 81.23         | 0.00   | 35.72        | 0.00   | 35.39       | 0.00   | 34.68        | 0.00   | 35.64         | 0.00   | 37.24        | 0.00   |
| ACTIVOS DE RIESGO       | 1,271.11     | 714.05 | 1,294.94    | 707.80 | 1,341.32     | 715.84 | 1,400.11      | 740.87 | 1,455.91     | 780.32 | 1,468.89    | 792.99 | 1,505.78     | 810.45 | 1,535.47      | 826.25 | 1,471.37     | 807.76 |
| FONDOS DE CAPITAL       | 117.02       | 0.00   | 121.81      | 0.00   | 125.94       | 0.00   | 129.39        | 0.00   | 182.35       | 0.00   | 183.56      | 0.00   | 185.87       | 0.00   | 188.21        | 0.00   | 190.02       | 0.00   |
| RELACION DE PONDERACION | 0.00         | 16.39  | 0.00        | 17.21  | 0.00         | 17.59  | 0.00          | 17.46  | 0.00         | 23.37  | 0.00        | 23.15  | 0.00         | 22.93  | 0.00          | 22.78  | 0.00         | 23.52  |