

**CAJA DE AHORROS  
ESTADISTICAS FINANCIERAS  
(En Miles de Balboas)**

|                                 | 2009         | 2010         |              |               |              | 2011         |              |               |              |
|---------------------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|
|                                 | Trimestre IV | Trimestre I  | Trimestre II | Trimestre III | Trimestre IV | Trimestre I  | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION            |              |              |              |               |              |              |              |               |              |
| TOTAL DE ACTIVOS                | 1,463,860.77 | 1,526,331.43 | 1,559,692.84 | 1,597,685.85  | 1,623,967.71 | 1,682,856.39 | 1,754,425.82 | 1,825,617.76  | 1,922,639.65 |
| ACTIVOS LIQUIDOS                | 219,189.86   | 207,667.75   | 248,471.65   | 226,536.42    | 189,608.61   | 201,606.36   | 227,957.10   | 238,449.88    | 280,486.57   |
| TOTAL DE PRESTAMOS              | 1,005,256.98 | 1,023,140.58 | 1,068,934.65 | 1,117,872.35  | 1,164,084.32 | 1,188,071.10 | 1,239,791.91 | 1,252,129.63  | 1,290,966.85 |
| LOCALES                         | 1,005,256.98 | 1,023,140.58 | 1,068,934.65 | 1,117,872.35  | 1,164,084.32 | 1,188,071.10 | 1,239,791.91 | 1,252,129.63  | 1,290,966.85 |
| EXTRANJEROS                     | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         |
| TOTAL DE INVERSIONES            | 145,085.70   | 201,605.20   | 144,896.18   | 159,319.59    | 175,556.27   | 199,182.96   | 192,773.90   | 240,821.64    | 246,144.03   |
| TOTAL DE DEPOSITOS              | 1,157,878.01 | 1,217,163.62 | 1,261,316.03 | 1,293,728.60  | 1,321,908.63 | 1,365,246.87 | 1,426,499.71 | 1,503,705.36  | 1,582,095.18 |
| LOCALES                         | 1,157,878.01 | 1,217,163.62 | 1,261,316.03 | 1,293,728.60  | 1,321,908.63 | 1,365,246.87 | 1,426,499.71 | 1,503,705.36  | 1,582,095.18 |
| DEPOSITOS DE OFICIALES          | 331,531.30   | 370,537.60   | 383,311.21   | 391,320.28    | 420,222.43   | 420,244.56   | 437,182.37   | 442,605.15    | 434,602.05   |
| DEPOSITOS DE PARTICULARES       | 810,943.71   | 828,716.85   | 857,089.94   | 883,533.48    | 890,803.30   | 926,117.14   | 972,937.07   | 1,039,213.00  | 1,056,599.45 |
| DEPOSITOS DE BANCOS             | 15,402.99    | 17,909.17    | 20,914.88    | 18,874.84     | 10,882.90    | 18,885.17    | 16,380.27    | 21,887.20     | 90,893.68    |
| EXTRANJEROS                     | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE OFICIALES          | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE BANCOS             | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         |
| PATRIMONIO TOTAL                | 187,426.35   | 193,407.16   | 199,580.97   | 205,997.68    | 198,433.83   | 202,208.87   | 216,051.24   | 218,130.95    | 218,040.32   |
| PROMEDIO (12 MESES)             |              |              |              |               |              |              |              |               |              |
| TOTAL DE ACTIVOS                | 1,426,079.34 | 1,466,140.45 | 1,502,925.54 | 1,535,992.02  | 1,543,914.24 | 1,604,593.91 | 1,657,059.33 | 1,711,651.81  | 1,773,303.68 |
| ACTIVOS GENERADORES DE INGRESOS | 1,095,379.87 | 1,137,116.69 | 1,146,843.87 | 1,189,074.81  | 1,244,991.63 | 1,305,999.92 | 1,323,198.32 | 1,385,071.61  | 1,438,375.73 |
| TOTAL DE PRESTAMOS              | 958,040.19   | 976,567.56   | 1,010,849.36 | 1,045,903.69  | 1,084,670.65 | 1,105,605.84 | 1,154,363.28 | 1,185,000.99  | 1,227,525.58 |
| TOTAL DE INVERSIONES            | 137,339.68   | 160,549.12   | 135,994.50   | 143,171.12    | 160,320.99   | 200,394.08   | 168,835.04   | 200,070.62    | 210,850.15   |
| PATRIMONIO TOTAL                | 184,305.84   | 187,648.52   | 191,828.54   | 196,518.65    | 192,930.09   | 197,808.02   | 207,816.11   | 212,064.31    | 208,237.07   |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |              |              |               |              |              |              |               |              |
| INGRESOS POR INTERESES          | 78,218.91    | 21,437.76    | 41,890.27    | 62,266.06     | 84,043.63    | 21,256.28    | 43,820.77    | 66,841.91     | 91,600.67    |
| EGRESOS DE OPERACIONES          | 49,130.32    | 12,031.61    | 23,904.22    | 36,164.17     | 48,888.06    | 12,504.16    | 25,225.24    | 38,347.45     | 51,685.35    |
| INGRESO NETO DE INTERESES       | 29,088.59    | 9,406.15     | 17,986.05    | 26,101.89     | 35,155.57    | 8,752.12     | 18,595.52    | 28,494.46     | 39,915.33    |

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|   | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| OTROS INGRESOS  | 21,310.20    | 5,422.46    | 12,449.27    | 22,053.11     | 25,959.61    | 4,013.29    | 22,609.31    | 26,893.06     | 32,919.87    |
| INGRESO DE OPERACIONES  | 50,398.79    | 14,828.61   | 30,435.32    | 48,154.99     | 61,115.18    | 12,765.41   | 41,204.83    | 55,387.51     | 72,835.19    |
| EGRESOS GENERALES   | 37,879.60    | 9,114.04    | 18,712.84    | 28,659.64     | 42,759.26    | 10,128.85   | 21,400.27    | 33,140.49     | 46,821.35    |
| UTILIDAD ANTES DE PROVISIONES   | 12,519.19    | 5,714.56    | 11,722.48    | 19,495.35     | 18,355.92    | 2,636.55    | 19,804.56    | 22,247.02     | 26,013.84    |
| UTILIDAD DEL PERIODO  | 7,664.94     | 5,650.73    | 11,501.94    | 18,461.39     | 14,555.61    | 2,850.27    | 14,509.88    | 17,196.98     | 23,509.21    |
| <b>CALIDAD DE ACTIVOS</b>   |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 38,320.23    | 38,380.27   | 47,537.28    | 48,341.69     | 34,321.90    | 43,042.37   | 45,996.45    | 42,094.53     | 30,014.79    |
| TOTAL PROVISIONES PARA PRESTAMOS  | 37,241.07    | 37,351.53   | 37,190.70    | 34,684.87     | 30,774.18    | 31,204.86   | 35,218.09    | 35,359.77     | 29,684.06    |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 3.81         | 3.75        | 4.45         | 4.32          | 2.95         | 3.62        | 3.71         | 3.36          | 2.32         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 97.18        | 97.32       | 78.23        | 71.75         | 89.66        | 72.50       | 76.57        | 84.00         | 98.90        |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 3.70         | 3.65        | 3.48         | 3.10          | 2.64         | 2.63        | 2.84         | 2.82          | 2.30         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 12.80        | 12.67       | 12.80        | 12.89         | 12.22        | 12.02       | 12.31        | 11.95         | 11.34        |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 16.29        | 15.79       | 16.44        | 16.13         | 14.81        | 14.58       | 15.08        | 14.61         | 14.19        |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 18.64        | 18.90       | 18.67        | 18.43         | 17.05        | 17.02       | 17.43        | 17.42         | 16.89        |
| INDICE DE ADECUACION DE CAPITAL   | 23.52        | 22.99       | 22.34        | 21.51         | 20.89        | 20.79       | 21.69        | 21.82         | 20.67        |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 18.93        | 17.06       | 19.70        | 17.51         | 14.34        | 14.77       | 15.98        | 15.86         | 17.73        |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 14.97        | 13.61       | 15.93        | 14.18         | 11.68        | 11.98       | 12.99        | 13.06         | 14.59        |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 31.46        | 33.63       | 31.19        | 29.83         | 27.62        | 29.36       | 29.49        | 31.87         | 33.29        |
| <b>RENTABILIDAD</b>   |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 0.70         | 1.99        | 2.01         | 2.07          | 1.17         | 0.87        | 2.19         | 1.66          | 1.63         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | 0.54         | 1.54        | 1.53         | 1.60          | 0.94         | 0.71        | 1.75         | 1.34          | 1.33         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | 4.16         | 12.05       | 11.99        | 12.53         | 7.54         | 5.76        | 13.96        | 10.81         | 11.29        |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.14         | 7.54        | 7.31         | 6.98          | 6.75         | 6.51        | 6.62         | 6.43          | 6.37         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 4.49         | 4.23        | 4.17         | 4.06          | 3.93         | 3.83        | 3.81         | 3.69          | 3.59         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 2.66         | 3.31        | 3.14         | 2.93          | 2.82         | 2.68        | 2.81         | 2.74          | 2.78         |



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|                        | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| ZONA LIBRE             | 0.00         | 0.00        | 0.00         | 0.00          | 4.75         | 4.75        | 0.00         | 4.75          | 4.75         |
| RESTO DEL PAIS         | 0.00         | 0.00        | 7.75         | 8.06          | 8.43         | 9.14        | 10.03        | 9.60          | 10.29        |
| AL POR MENOR           | 9.50         | 15.42       | 15.44        | 15.17         | 15.62        | 15.23       | 15.22        | 13.06         | 13.41        |
| CONSUMO                |              |             |              |               |              |             |              |               |              |
| VIVIENDA HIPOTECARIA   | 5.61         | 5.76        | 5.76         | 5.61          | 5.57         | 5.62        | 5.69         | 5.58          | 5.36         |
| PRESTAMO PERSONAL AUTO | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PRESTAMO PERSONAL      | 8.27         | 8.40        | 8.22         | 8.35          | 7.85         | 8.30        | 8.15         | 8.15          | 7.93         |
| TARJETA DE CREDITO     | 15.00        | 14.85       | 14.85        | 14.85         | 14.83        | 14.84       | 14.84        | 14.85         | 14.86        |
| TASA DE INTERES PASIVA |              |             |              |               |              |             |              |               |              |
| PERSONA NATURAL        | 4.36         | 4.26        | 4.22         | 4.12          | 4.12         | 4.05        | 4.00         | 3.88          | 3.83         |
| PERSONA JURIDICA       | 4.18         | 4.22        | 4.09         | 3.85          | 3.72         | 3.59        | 3.39         | 3.61          | 3.55         |