

**ADECUACION DE CAPITAL**  
**BAC International Bank Inc.**  
**DICIEMBRE 2011**  
**(En Millones de Balboas)**

	2009		2010								2011							
	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	505.02	0.00	575.04	0.00	525.22	0.00	496.39	0.00	570.02	0.00	593.42	0.00	591.39	0.00	555.27	0.00	502.65	0.00
CATEGORIA 2	68.19	6.82	0.00	0.00	44.54	4.45	120.44	12.04	144.34	14.43	48.89	4.89	46.03	4.60	22.54	2.25	22.24	2.22
CATEGORIA 3	239.93	47.99	241.27	48.25	329.74	65.95	261.37	52.27	369.13	73.83	369.81	73.96	295.23	59.05	363.21	72.64	384.08	76.82
CATEGORIA 4	2,121.62	1,060.81	2,147.44	1,073.72	2,105.58	1,052.79	1,807.58	903.79	1,855.03	927.52	1,956.80	978.40	1,975.09	987.55	2,026.33	1,013.17	2,089.15	1,044.57
CATEGORIA 5	4,681.86	4,681.86	4,489.40	4,489.40	4,743.04	4,743.04	4,988.92	4,988.92	5,332.21	5,332.21	5,290.41	5,290.41	5,349.79	5,349.79	5,404.40	5,404.40	6,028.04	6,028.04
CATEGORIA 6	128.22	160.28	309.58	386.97	161.87	202.34	158.86	198.58	183.24	229.05	226.49	283.11	189.54	236.93	220.13	275.17	222.03	277.53
CATEGORIA 7	39.31	58.97	47.29	70.94	69.34	104.01	53.83	80.74	57.44	86.16	57.01	85.51	59.43	89.14	53.49	80.24	47.98	71.97
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	7,784.15	6,016.72	7,810.02	6,069.28	7,979.33	6,172.58	7,887.39	6,236.34	8,511.41	6,663.19	8,542.82	6,716.28	8,506.51	6,727.06	8,645.37	6,847.87	9,296.17	7,501.16
MENOS PROVISIONES PARA	133.91	0.00	89.14	0.00	93.52	0.00	94.57	0.00	87.57	0.00	83.82	0.00	84.20	0.00	77.53	0.00	85.32	0.00
ACTIVOS DE RIESGO	7,650.24	5,882.81	7,720.88	5,980.15	7,885.80	6,079.06	7,792.82	6,141.77	8,423.84	6,575.62	8,459.00	6,632.46	8,422.31	6,642.86	8,567.85	6,770.34	9,210.85	7,415.84
FONDOS DE CAPITAL	912.96	0.00	870.78	0.00	924.14	0.00	942.75	0.00	984.16	0.00	1,044.99	0.00	997.80	0.00	1,071.30	0.00	1,121.16	0.00
RELACION DE PONDERACION	0.00	15.52	0.00	14.56	0.00	15.20	0.00	15.35	0.00	14.97	0.00	15.76	0.00	15.02	0.00	15.82	0.00	15.12