

ADECUACION DE CAPITAL
BAC 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 | 28.24 | 0.00 | 31.79 | 0.00 | 30.86 | 0.00 | 24.29 | 0.00 | 42.01 | 0.00 | 31.13 | 0.00 | 30.01 | 0.00 | 30.95 | 0.00 | 29.29 | 0.00 |
| CATEGORIA 2 | 0.00 | 0.00 | 0.00 | 0.00 | 2.50 | 0.25 | 10.92 | 1.09 | 10.71 | 1.07 | 10.61 | 1.06 | 10.68 | 1.07 | 10.49 | 1.05 | 10.52 | 1.05 |
| CATEGORIA 3 | 20.28 | 4.06 | 20.25 | 4.05 | 0.00 | 0.00 | 29.11 | 5.82 | 17.21 | 3.44 | 36.79 | 7.36 | 25.66 | 5.13 | 17.30 | 3.46 | 22.63 | 4.53 |
| CATEGORIA 4 | 88.50 | 44.25 | 96.09 | 48.05 | 90.90 | 45.45 | 102.17 | 51.08 | 103.73 | 51.86 | 99.43 | 49.71 | 101.11 | 50.56 | 100.97 | 50.48 | 100.08 | 50.04 |
| CATEGORIA 5 | 63.53 | 63.53 | 59.03 | 59.03 | 104.65 | 104.65 | 48.24 | 48.24 | 44.29 | 44.29 | 40.83 | 40.83 | 39.39 | 39.39 | 50.83 | 50.83 | 44.61 | 44.61 |
| CATEGORIA 6 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8.61 | 10.76 | 9.01 | 11.27 | 8.84 | 11.05 | 6.64 | 8.29 | 7.07 | 8.83 | 6.97 | 8.71 |
| CATEGORIA 7 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 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 | 200.55 | 111.83 | 207.16 | 111.13 | 228.91 | 150.35 | 223.35 | 117.01 | 226.97 | 111.94 | 227.63 | 110.02 | 213.48 | 104.44 | 217.61 | 114.65 | 214.11 | 108.94 |
| MENOS PROVISIONES PARA | 1.19 | 0.00 | 1.26 | 0.00 | 1.38 | 0.00 | 1.22 | 0.00 | 1.20 | 0.00 | 1.31 | 0.00 | 1.29 | 0.00 | 2.06 | 0.00 | 1.09 | 0.00 |
| ACTIVOS DE RIESGO | 199.36 | 110.65 | 205.90 | 109.87 | 227.53 | 148.97 | 222.13 | 115.79 | 225.77 | 110.74 | 226.32 | 108.71 | 212.20 | 103.15 | 215.55 | 112.59 | 213.03 | 107.86 |
| FONDOS DE CAPITAL | 18.79 | 0.00 | 20.76 | 0.00 | 21.34 | 0.00 | 22.67 | 0.00 | 23.76 | 0.00 | 25.75 | 0.00 | 27.16 | 0.00 | 26.83 | 0.00 | 27.20 | 0.00 |
| RELACION DE PONDERACION | 0.00 | 16.98 | 0.00 | 18.90 | 0.00 | 14.32 | 0.00 | 19.58 | 0.00 | 21.45 | 0.00 | 23.68 | 0.00 | 26.33 | 0.00 | 23.82 | 0.00 | 25.22 |