

**ADECUACION DE CAPITAL**  
**Banisi, S.A.**  
**SEPTIEMBRE 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             | 7.67         | 0.00  | 14.33       | 0.00  | 14.52        | 0.00  | 39.69         | 0.00  | 17.06        | 0.00  | 17.87       | 0.00  | 11.26        | 0.00   | 18.93         | 0.00   | 0.00         | 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   | 0.00          | 0.00   | 0.00         | 0.00 |
| CATEGORIA 3             | 26.55        | 5.31  | 10.47       | 2.09  | 20.88        | 4.18  | 8.39          | 1.68  | 12.52        | 2.50  | 11.68       | 2.34  | 13.86        | 2.77   | 16.80         | 3.36   | 0.00         | 0.00 |
| CATEGORIA 4             | 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 |
| CATEGORIA 5             | 44.34        | 44.34 | 54.18       | 54.18 | 48.52        | 48.52 | 56.87         | 56.87 | 76.98        | 76.98 | 81.22       | 81.22 | 97.23        | 97.23  | 106.39        | 106.39 | 0.00         | 0.00 |
| 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   | 0.00          | 0.00   | 0.00         | 0.00 |
| 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   | 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        | 78.56        | 49.65 | 78.98       | 56.28 | 83.92        | 52.70 | 104.95        | 58.55 | 106.55       | 79.49 | 110.76      | 83.55 | 122.35       | 100.00 | 142.13        | 109.75 | 0.00         | 0.00 |
| MENOS PROVISIONES PARA  | 0.13         | 0.00  | 0.17        | 0.00  | 0.14         | 0.00  | 0.23          | 0.00  | 0.33         | 0.00  | 0.42        | 0.00  | 0.60         | 0.00   | 0.73          | 0.00   | 0.00         | 0.00 |
| ACTIVOS DE RIESGO       | 78.42        | 49.51 | 78.82       | 56.11 | 83.78        | 52.55 | 104.72        | 58.32 | 106.22       | 79.15 | 110.34      | 83.13 | 121.75       | 99.40  | 141.40        | 109.03 | 0.00         | 0.00 |
| FONDOS DE CAPITAL       | 10.75        | 0.00  | 10.91       | 0.00  | 11.16        | 0.00  | 11.93         | 0.00  | 11.61        | 0.00  | 12.29       | 0.00  | 12.69        | 0.00   | 12.91         | 0.00   | 0.00         | 0.00 |
| RELACION DE PONDERACION | 0.00         | 21.71 | 0.00        | 19.44 | 0.00         | 21.23 | 0.00          | 20.46 | 0.00         | 14.67 | 0.00        | 14.78 | 0.00         | 12.77  | 0.00          | 11.84  | 0.00         | 0.00 |