

ADECUACION DE CAPITAL
BAC Bank, Inc.
SEPTIEMBRE 2012
(En Millones de Balboas)

| | 2010 | | 2011 | | | | | | | | 2012 | | | | | | | |
|-------------------------|--------------|--------|-------------|--------|--------------|--------|---------------|--------|--------------|--------|-------------|--------|--------------|--------|---------------|--------|--------------|------|
| | 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 | 42.01 | 0.00 | 31.13 | 0.00 | 30.01 | 0.00 | 30.95 | 0.00 | 29.29 | 0.00 | 27.44 | 0.00 | 28.98 | 0.00 | 33.39 | 0.00 | 0.00 | 0.00 |
| CATEGORIA 2 | 10.71 | 1.07 | 10.61 | 1.06 | 10.68 | 1.07 | 10.49 | 1.05 | 10.52 | 1.05 | 10.41 | 1.04 | 10.54 | 1.05 | 10.34 | 1.03 | 0.00 | 0.00 |
| CATEGORIA 3 | 17.21 | 3.44 | 36.79 | 7.36 | 25.66 | 5.13 | 17.30 | 3.46 | 22.63 | 4.53 | 28.94 | 5.79 | 32.40 | 6.48 | 45.57 | 9.11 | 0.00 | 0.00 |
| CATEGORIA 4 | 103.73 | 51.86 | 99.43 | 49.71 | 101.11 | 50.56 | 100.97 | 50.48 | 100.08 | 50.04 | 97.68 | 48.84 | 95.29 | 47.65 | 93.30 | 46.65 | 0.00 | 0.00 |
| CATEGORIA 5 | 44.29 | 44.29 | 40.83 | 40.83 | 39.39 | 39.39 | 50.83 | 50.83 | 44.61 | 44.61 | 50.11 | 50.11 | 49.77 | 49.77 | 80.99 | 80.99 | 0.00 | 0.00 |
| CATEGORIA 6 | 9.01 | 11.27 | 8.84 | 11.05 | 6.64 | 8.29 | 7.07 | 8.83 | 6.97 | 8.71 | 6.88 | 8.60 | 6.67 | 8.33 | 7.01 | 8.76 | 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 | 226.97 | 111.94 | 227.63 | 110.02 | 213.48 | 104.44 | 217.61 | 114.65 | 214.11 | 108.94 | 221.46 | 114.38 | 223.66 | 113.28 | 270.60 | 146.55 | 0.00 | 0.00 |
| MENOS PROVISIONES PARA | 1.20 | 0.00 | 1.31 | 0.00 | 1.29 | 0.00 | 2.06 | 0.00 | 1.09 | 0.00 | 1.14 | 0.00 | 1.09 | 0.00 | 1.34 | 0.00 | 0.00 | 0.00 |
| ACTIVOS DE RIESGO | 225.77 | 110.74 | 226.32 | 108.71 | 212.20 | 103.15 | 215.55 | 112.59 | 213.03 | 107.86 | 220.32 | 113.24 | 222.57 | 112.19 | 269.26 | 145.21 | 0.00 | 0.00 |
| FONDOS DE CAPITAL | 23.76 | 0.00 | 25.75 | 0.00 | 27.16 | 0.00 | 26.83 | 0.00 | 27.20 | 0.00 | 28.79 | 0.00 | 29.63 | 0.00 | 29.89 | 0.00 | 0.00 | 0.00 |
| RELACION DE PONDERACION | 0.00 | 21.45 | 0.00 | 23.68 | 0.00 | 26.33 | 0.00 | 23.82 | 0.00 | 25.22 | 0.00 | 25.43 | 0.00 | 26.41 | 0.00 | 20.58 | 0.00 | 0.00 |