

**ADECUACION DE CAPITAL**  
**BAC International Bank Inc.**  
**JUNIO 2013**  
**(En Millones de Balboas)**

	2011		2012								2013							
	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	502.65	0.00	603.89	0.00	586.50	0.00	508.37	0.00	633.47	0.00	638.74	0.00	679.59	0.00	0.00	0.00	0.00	0.00
CATEGORIA 2	22.24	2.22	20.47	2.05	20.53	2.05	20.37	2.04	17.28	1.73	12.95	1.30	20.09	2.01	0.00	0.00	0.00	0.00
CATEGORIA 3	384.08	76.82	476.52	95.30	436.02	87.20	328.66	65.73	313.43	62.69	306.29	61.26	472.76	94.55	0.00	0.00	0.00	0.00
CATEGORIA 4	2,089.15	1,044.57	2,090.98	1,045.49	2,176.73	1,088.37	2,241.58	1,120.79	2,241.25	1,120.62	2,272.72	1,136.36	2,308.82	1,154.41	0.00	0.00	0.00	0.00
CATEGORIA 5	6,028.04	6,028.04	6,214.44	6,214.44	6,367.53	6,367.53	6,709.54	6,709.54	7,186.68	7,186.68	7,339.75	7,339.75	7,591.51	7,591.51	0.00	0.00	0.00	0.00
CATEGORIA 6	222.03	277.53	266.63	333.29	303.43	379.29	334.90	418.63	357.02	446.27	372.99	466.24	398.85	498.56	0.00	0.00	0.00	0.00
CATEGORIA 7	47.98	71.97	48.89	73.33	47.99	71.99	33.22	49.83	32.15	48.23	33.33	50.00	28.06	42.09	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	9,296.17	7,501.16	9,721.81	7,763.90	9,938.75	7,996.44	10,176.63	8,366.56	10,781.28	8,866.23	10,976.77	9,054.90	11,499.67	9,383.13	0.00	0.00	0.00	0.00
MENOS PROVISIONES PARA	85.32	0.00	87.12	0.00	92.80	0.00	98.34	0.00	101.09	0.00	107.16	0.00	112.40	0.00	0.00	0.00	0.00	0.00
ACTIVOS DE RIESGO	9,210.85	7,415.84	9,634.69	7,676.78	9,845.95	7,903.64	10,078.30	8,268.22	10,680.19	8,765.13	10,869.61	8,947.74	11,387.27	9,270.73	0.00	0.00	0.00	0.00
FONDOS DE CAPITAL	1,121.16	0.00	1,180.96	0.00	1,146.11	0.00	1,219.96	0.00	1,303.62	0.00	1,365.18	0.00	1,400.24	0.00	0.00	0.00	0.00	0.00
RELACION DE PONDERACION	0.00	15.12	0.00	15.38	0.00	14.50	0.00	14.75	0.00	14.87	0.00	15.26	0.00	15.10	0.00	0.00	0.00	0.00