

CAPITAL BANK, INC.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	266,784.23	278,630.23	293,094.00	349,157.50	386,899.05	419,506.13	448,264.36	491,380.47	556,452.40
ACTIVOS LIQUIDOS	90,726.60	88,466.43	68,117.84	95,016.97	97,953.05	105,481.95	98,884.24	70,319.17	134,215.23
TOTAL DE PRESTAMOS	152,398.32	164,870.00	190,712.10	226,679.72	257,298.94	280,663.88	305,805.03	372,215.87	372,371.68
LOCALES	152,398.32	164,870.00	190,712.10	226,679.72	257,298.94	280,663.88	305,805.03	360,279.87	358,726.68
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,936.00	13,645.00
TOTAL DE INVERSIONES	15,607.06	20,229.08	26,373.23	15,506.00	22,816.37	23,353.95	25,980.10	22,607.60	22,381.58
TOTAL DE DEPOSITOS	240,465.57	252,178.43	264,883.87	318,168.64	342,749.40	374,397.75	396,205.92	425,782.85	462,597.83
LOCALES	198,456.39	208,938.61	213,009.91	253,017.45	264,719.93	272,184.52	296,834.58	325,950.20	338,906.93
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	195,420.84	205,883.81	209,943.39	249,967.45	252,669.93	271,635.17	287,229.66	314,149.82	330,087.12
DEPOSITOS DE BANCOS	3,035.55	3,054.81	3,066.52	3,050.00	12,050.00	549.35	9,604.92	11,800.38	8,819.81
EXTRANJEROS	42,009.19	43,239.82	51,873.96	65,151.19	78,029.47	102,213.23	99,371.34	99,832.65	123,690.89
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	42,009.19	43,239.82	51,244.87	52,143.66	53,012.56	73,330.76	77,601.97	71,513.04	83,736.74
DEPOSITOS DE BANCOS	0.00	0.00	629.09	13,007.53	25,016.90	28,882.47	21,769.37	28,319.61	39,954.15
PATRIMONIO TOTAL	18,165.07	18,186.75	20,715.47	20,888.44	21,075.07	21,405.25	21,911.37	22,737.79	27,390.50
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	225,360.14	233,815.28	249,184.32	286,229.43	326,841.64	349,068.18	370,679.18	420,268.99	471,675.73
ACTIVOS GENERADORES DE INGRESOS	148,089.58	154,927.23	177,429.57	199,208.18	224,060.35	244,558.46	274,435.23	318,504.60	337,434.29
TOTAL DE PRESTAMOS	137,723.72	142,250.36	160,657.57	184,537.44	204,848.63	222,766.94	248,258.57	299,447.80	314,835.31
TOTAL DE INVERSIONES	10,365.86	12,676.87	16,772.00	14,670.74	19,211.72	21,791.52	26,176.67	19,056.80	22,598.98
PATRIMONIO TOTAL	16,347.32	16,422.48	17,556.01	17,854.80	19,620.07	19,796.00	21,313.42	21,813.12	24,232.79
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	7,271.87	3,609.49	7,601.01	12,011.34	17,020.31	5,299.32	10,995.33	17,469.09	24,483.27
EGRESOS DE OPERACIONES	9,416.61	2,735.85	5,418.34	9,208.91	12,797.32	3,413.82	7,016.24	11,127.12	15,550.79
INGRESO NETO DE INTERESES	(2,144.74)	873.63	2,182.67	2,802.43	4,222.99	1,885.50	3,979.08	6,341.97	8,932.48

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OTROS INGRESOS	7,185.34	445.84	909.75	2,123.30	2,783.62	577.07	1,422.20	2,461.46	4,228.59
INGRESO DE OPERACIONES	5,040.61	1,319.48	3,092.42	4,925.73	7,006.60	2,462.56	5,401.29	8,803.44	13,161.07
EGRESOS GENERALES	4,047.11	1,153.99	2,437.73	4,016.40	5,763.27	1,833.03	3,923.59	6,109.78	10,648.61
UTILIDAD ANTES DE PROVISIONES	993.50	165.49	654.68	909.33	1,243.34	629.53	1,477.70	2,693.65	2,512.47
UTILIDAD DEL PERIODO	653.02	165.49	604.68	599.33	703.34	309.53	777.70	1,615.65	1,254.47
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	475.04	51.45	59.55	62.42	719.16	1,933.86	486.90
TOTAL PROVISIONES PARA PRESTAMOS	1,900.00	2,000.00	2,110.00	2,310.00	2,540.00	2,992.00	3,372.00	3,750.00	3,930.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.25	0.02	0.02	0.02	0.24	0.52	0.13
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	444.17	4,489.72	4,265.46	4,793.23	468.88	193.91	807.15
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.25	1.21	1.11	1.02	0.99	1.07	1.10	1.01	1.06
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.81	6.53	7.07	5.98	5.45	5.10	4.89	4.63	4.92
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.81	9.83	9.54	8.62	7.52	7.04	6.60	5.76	6.94
PATRIMONIO / PRESTAMOS TOTALES (%)	11.92	11.03	10.86	9.21	8.19	7.63	7.17	6.11	7.36
INDICE DE ADECUACION DE CAPITAL	12.88	12.23	11.35	13.47	17.28	15.77	14.16	12.40	15.59
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	37.73	35.08	25.72	29.86	28.58	28.17	24.96	16.52	29.01
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	34.01	31.75	23.24	27.21	25.32	25.14	22.06	14.31	24.12
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.22	43.10	35.67	34.74	35.24	34.41	31.52	21.82	33.85
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.44	0.43	0.68	0.40	0.31	0.51	0.57	0.68	0.37
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.29	0.28	0.49	0.28	0.22	0.35	0.42	0.51	0.27
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.99	4.03	6.89	4.48	3.58	6.25	7.30	9.88	5.18
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.91	9.32	8.57	8.04	7.60	8.67	8.01	7.31	7.26
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.36	7.06	6.11	6.16	5.71	5.58	5.11	4.66	4.61
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	(1.45)	2.26	2.46	1.88	1.88	3.08	2.90	2.65	2.65

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ZONA LIBRE	8.47	8.38	8.11	8.03	7.76	7.64	7.46	6.85	6.66
RESTO DEL PAIS	8.30	8.46	8.25	8.15	7.93	7.91	7.36	7.34	7.09
AL POR MENOR	8.25	7.99	7.89	7.92	7.58	7.78	7.81	7.28	7.12
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	7.75	6.45	7.02	6.72
PRESTAMO PERSONAL AUTO	0.00	0.00	10.00	0.00	0.00	7.84	7.74	7.54	7.85
PRESTAMO PERSONAL	0.00	0.00	7.25	7.50	7.40	7.47	7.63	7.80	7.76
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.38	5.41	5.08	4.86	4.52	4.44	4.28	4.18	3.82
PERSONA JURIDICA	5.43	5.29	4.84	5.02	4.05	4.28	3.82	3.80	3.65