

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

| | 2010 | 2011 | | | | 2012 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 386,899.05 | 419,506.13 | 448,264.36 | 491,380.47 | 556,452.40 | 566,977.53 | 625,954.62 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 97,953.05 | 105,481.95 | 98,884.24 | 70,319.17 | 134,215.23 | 105,447.52 | 128,025.93 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 257,298.94 | 280,663.88 | 305,805.03 | 372,215.87 | 372,371.68 | 400,541.03 | 434,713.70 | 0.00 | 0.00 |
| LOCALES | 257,298.94 | 280,663.88 | 305,805.03 | 360,279.87 | 358,726.68 | 388,405.68 | 425,873.70 | 0.00 | 0.00 |
| EXTRANJEROS | 0.00 | 0.00 | 0.00 | 11,936.00 | 13,645.00 | 12,135.35 | 8,840.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 22,816.37 | 23,353.95 | 25,980.10 | 22,607.60 | 22,381.58 | 31,939.55 | 30,978.06 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 342,749.40 | 374,397.75 | 396,205.92 | 425,782.85 | 462,597.83 | 478,784.55 | 531,085.44 | 0.00 | 0.00 |
| LOCALES | 264,719.93 | 272,184.52 | 296,834.58 | 325,950.20 | 338,906.93 | 339,100.18 | 380,327.92 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 252,669.93 | 271,635.17 | 287,229.66 | 314,149.82 | 330,087.12 | 334,938.74 | 366,801.59 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 12,050.00 | 549.35 | 9,604.92 | 11,800.38 | 8,819.81 | 4,161.44 | 13,526.33 | 0.00 | 0.00 |
| EXTRANJEROS | 78,029.47 | 102,213.23 | 99,371.34 | 99,832.65 | 123,690.89 | 139,684.37 | 150,757.52 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 53,012.56 | 73,330.76 | 77,601.97 | 71,513.04 | 83,736.74 | 95,949.68 | 99,985.66 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 25,016.90 | 28,882.47 | 21,769.37 | 28,319.61 | 39,954.15 | 43,734.69 | 50,771.86 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 21,075.07 | 21,405.25 | 21,911.37 | 22,737.79 | 27,390.50 | 28,272.29 | 28,859.88 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 326,841.64 | 349,068.18 | 370,679.18 | 420,268.99 | 471,675.73 | 493,241.83 | 537,109.49 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 224,060.35 | 244,558.46 | 274,435.23 | 318,504.60 | 337,434.29 | 368,249.20 | 398,738.44 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 204,848.63 | 222,766.94 | 248,258.57 | 299,447.80 | 314,835.31 | 340,602.45 | 370,259.36 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 19,211.72 | 21,791.52 | 26,176.67 | 19,056.80 | 22,598.98 | 27,646.75 | 28,479.08 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 19,620.07 | 19,796.00 | 21,313.42 | 21,813.12 | 24,232.79 | 24,838.77 | 25,385.62 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 17,020.31 | 5,299.32 | 10,995.33 | 17,469.09 | 24,483.27 | 6,974.04 | 14,503.17 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 12,797.32 | 3,413.82 | 7,016.24 | 11,127.12 | 15,550.79 | 4,216.07 | 8,769.32 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 4,222.99 | 1,885.50 | 3,979.08 | 6,341.97 | 8,932.48 | 2,757.97 | 5,733.85 | 0.00 | 0.00 |

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| OTROS INGRESOS | 2,783.62 | 577.07 | 1,422.20 | 2,461.46 | 4,228.59 | 957.08 | 2,307.05 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 7,006.60 | 2,462.56 | 5,401.29 | 8,803.44 | 13,161.07 | 3,715.04 | 8,040.90 | 0.00 | 0.00 |
| EGRESOS GENERALES | 5,763.27 | 1,833.03 | 3,923.59 | 6,109.78 | 10,648.61 | 2,949.41 | 6,476.52 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 1,243.34 | 629.53 | 1,477.70 | 2,693.65 | 2,512.47 | 765.63 | 1,564.39 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 703.34 | 309.53 | 777.70 | 1,615.65 | 1,254.47 | 665.63 | 1,264.39 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 59.55 | 62.42 | 719.16 | 1,933.86 | 486.90 | 511.90 | 1,276.76 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 2,540.00 | 2,992.00 | 3,372.00 | 3,750.00 | 3,930.00 | 4,030.00 | 4,230.00 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.02 | 0.02 | 0.24 | 0.52 | 0.13 | 0.13 | 0.29 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 4,265.46 | 4,793.23 | 468.88 | 193.91 | 807.15 | 787.27 | 331.31 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.99 | 1.07 | 1.10 | 1.01 | 1.06 | 1.01 | 0.97 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 5.45 | 5.10 | 4.89 | 4.63 | 4.92 | 4.99 | 4.61 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 7.52 | 7.04 | 6.60 | 5.76 | 6.94 | 6.54 | 6.20 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 8.19 | 7.63 | 7.17 | 6.11 | 7.36 | 7.06 | 6.64 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 17.28 | 15.77 | 14.16 | 12.40 | 15.59 | 14.73 | 13.52 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 28.58 | 28.17 | 24.96 | 16.52 | 29.01 | 22.02 | 24.11 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 25.32 | 25.14 | 22.06 | 14.31 | 24.12 | 18.60 | 20.45 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 35.24 | 34.41 | 31.52 | 21.82 | 33.85 | 28.69 | 29.94 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.31 | 0.51 | 0.57 | 0.68 | 0.37 | 0.72 | 0.63 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.22 | 0.35 | 0.42 | 0.51 | 0.27 | 0.54 | 0.47 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 3.58 | 6.25 | 7.30 | 9.88 | 5.18 | 10.72 | 9.96 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.60 | 8.67 | 8.01 | 7.31 | 7.26 | 7.58 | 7.27 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.71 | 5.58 | 5.11 | 4.66 | 4.61 | 4.58 | 4.40 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 1.88 | 3.08 | 2.90 | 2.65 | 2.65 | 3.00 | 2.88 | 0.00 | 0.00 |

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| ZONA LIBRE | 7.76 | 7.64 | 7.46 | 6.85 | 6.66 | 7.04 | 6.61 | 0.00 | 0.00 |
| RESTO DEL PAIS | 7.93 | 7.91 | 7.36 | 7.34 | 7.09 | 6.63 | 6.61 | 0.00 | 0.00 |
| AL POR MENOR | 7.58 | 7.78 | 7.81 | 7.28 | 7.12 | 7.03 | 6.85 | 0.00 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 0.00 | 7.75 | 6.45 | 7.02 | 6.72 | 6.85 | 7.03 | 0.00 | 0.00 |
| PRESTAMO PERSONAL AUTO | 0.00 | 7.84 | 7.74 | 7.54 | 7.85 | 7.67 | 7.81 | 0.00 | 0.00 |
| PRESTAMO PERSONAL | 7.40 | 7.47 | 7.63 | 7.80 | 7.76 | 8.60 | 8.33 | 0.00 | 0.00 |
| 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 | 4.52 | 4.44 | 4.28 | 4.18 | 3.82 | 3.85 | 3.85 | 0.00 | 0.00 |
| PERSONA JURIDICA | 4.05 | 4.28 | 3.82 | 3.80 | 3.65 | 3.62 | 4.14 | 0.00 | 0.00 |