

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	697,908.02	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	105,400.64	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	524,477.10	0.00
LOCALES	257,298.94	280,663.88	305,805.03	360,279.87	358,726.68	388,405.68	425,873.70	515,767.10	0.00
EXTRANJEROS	0.00	0.00	0.00	11,936.00	13,645.00	12,135.35	8,840.00	8,710.00	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	33,572.19	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	598,353.14	0.00
LOCALES	264,719.93	272,184.52	296,834.58	325,950.20	338,906.93	339,100.18	380,327.92	470,276.17	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	449,104.59	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	21,171.57	0.00
EXTRANJEROS	78,029.47	102,213.23	99,371.34	99,832.65	123,690.89	139,684.37	150,757.52	128,076.98	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	79,705.66	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	48,371.31	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	29,242.11	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	594,644.24	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	476,436.38	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	448,346.48	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	28,089.90	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	25,989.95	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	22,864.23	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	13,898.86	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	8,965.36	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	3,779.25	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	12,744.62	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	10,040.04	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	2,704.57	0.00
UTILIDAD DEL PERIODO	703.34	309.53	777.70	1,615.65	1,254.47	665.63	1,264.39	1,619.57	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	1,098.65	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	5,015.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.02	0.02	0.24	0.52	0.13	0.13	0.29	0.21	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	4,265.46	4,793.23	468.88	193.91	807.15	787.27	331.31	456.47	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.99	1.07	1.10	1.01	1.06	1.01	0.97	0.96	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	5.45	5.10	4.89	4.63	4.92	4.99	4.61	4.19	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	7.52	7.04	6.60	5.76	6.94	6.54	6.20	5.24	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	8.19	7.63	7.17	6.11	7.36	7.06	6.64	5.58	0.00
INDICE DE ADECUACION DE CAPITAL	17.28	15.77	14.16	12.40	15.59	14.73	13.52	11.54	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.58	28.17	24.96	16.52	29.01	22.02	24.11	17.62	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	25.32	25.14	22.06	14.31	24.12	18.60	20.45	15.10	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	35.24	34.41	31.52	21.82	33.85	28.69	29.94	23.23	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.31	0.51	0.57	0.68	0.37	0.72	0.63	0.45	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.22	0.35	0.42	0.51	0.27	0.54	0.47	0.36	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.58	6.25	7.30	9.88	5.18	10.72	9.96	8.31	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.60	8.67	8.01	7.31	7.26	7.58	7.27	6.40	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.71	5.58	5.11	4.66	4.61	4.58	4.40	3.89	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.88	3.08	2.90	2.65	2.65	3.00	2.88	2.51	0.00

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ZONA LIBRE	7.76	7.64	7.46	6.85	6.66	7.04	6.61	6.86	0.00
RESTO DEL PAIS	7.93	7.91	7.36	7.34	7.09	6.63	6.61	6.40	0.00
AL POR MENOR	7.58	7.78	7.81	7.28	7.12	7.03	6.85	6.89	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	7.75	6.45	7.02	6.72	6.85	7.03	7.30	0.00
PRESTAMO PERSONAL AUTO	0.00	7.84	7.74	7.54	7.85	7.67	7.81	8.03	0.00
PRESTAMO PERSONAL	7.40	7.47	7.63	7.80	7.76	8.60	8.33	7.98	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.18	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.52	4.44	4.28	4.18	3.82	3.85	3.85	4.17	0.00
PERSONA JURIDICA	4.05	4.28	3.82	3.80	3.65	3.62	4.14	4.00	0.00