

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	556,452.40	566,977.53	625,954.62	697,908.02	767,294.17	807,725.27	890,429.28	0.00	0.00
ACTIVOS LIQUIDOS	134,215.23	105,447.52	128,025.93	105,400.64	135,289.34	151,518.69	151,430.92	0.00	0.00
TOTAL DE PRESTAMOS	372,371.68	400,541.03	434,713.70	524,477.10	567,908.86	588,755.58	675,599.48	0.00	0.00
LOCALES	358,726.68	388,405.68	425,873.70	515,767.10	539,490.57	558,860.18	624,576.42	0.00	0.00
EXTRANJEROS	13,645.00	12,135.35	8,840.00	8,710.00	28,418.29	29,895.40	51,023.06	0.00	0.00
TOTAL DE INVERSIONES	22,381.58	31,939.55	30,978.06	33,572.19	21,110.47	34,393.84	25,672.27	0.00	0.00
TOTAL DE DEPOSITOS	462,597.83	478,784.55	531,085.44	598,353.14	642,335.54	677,279.97	743,966.89	0.00	0.00
LOCALES	338,906.93	339,100.18	380,327.92	470,276.17	517,721.03	554,400.46	603,680.77	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	330,087.12	334,938.74	366,801.59	449,104.59	478,835.97	527,496.06	579,777.50	0.00	0.00
DEPOSITOS DE BANCOS	8,819.81	4,161.44	13,526.33	21,171.57	38,885.05	26,904.40	23,903.27	0.00	0.00
EXTRANJEROS	123,690.89	139,684.37	150,757.52	128,076.98	124,614.51	122,879.51	140,286.12	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	83,736.74	95,949.68	99,985.66	79,705.66	79,628.13	83,971.38	86,036.96	0.00	0.00
DEPOSITOS DE BANCOS	39,954.15	43,734.69	50,771.86	48,371.31	44,986.38	38,908.13	54,249.16	0.00	0.00
PATRIMONIO TOTAL	27,390.50	28,272.29	28,859.88	29,242.11	37,883.27	38,306.96	38,958.39	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	471,675.73	493,241.83	537,109.49	594,644.24	661,873.29	687,351.40	758,191.95	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	337,434.29	368,249.20	398,738.44	476,436.38	491,886.29	527,815.00	583,481.76	0.00	0.00
TOTAL DE PRESTAMOS	314,835.31	340,602.45	370,259.36	448,346.48	470,140.27	494,648.31	555,156.59	0.00	0.00
TOTAL DE INVERSIONES	22,598.98	27,646.75	28,479.08	28,089.90	21,746.02	33,166.69	28,325.17	0.00	0.00
PATRIMONIO TOTAL	24,232.79	24,838.77	25,385.62	25,989.95	32,636.89	33,289.63	33,909.13	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	24,483.27	6,974.04	14,503.17	22,864.23	32,502.45	9,658.84	20,560.75	0.00	0.00
EGRESOS DE OPERACIONES	15,550.79	4,216.07	8,769.32	13,898.86	19,567.92	6,370.67	12,996.39	0.00	0.00
INGRESO NETO DE INTERESES	8,932.48	2,757.97	5,733.85	8,965.36	12,934.53	3,288.17	7,564.36	0.00	0.00

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OTROS INGRESOS	4,228.59	957.08	2,307.05	3,779.25	9,400.65	1,433.27	3,765.18	0.00	0.00
INGRESO DE OPERACIONES	13,161.07	3,715.04	8,040.90	12,744.62	22,335.18	4,721.44	11,329.54	0.00	0.00
EGRESOS GENERALES	10,648.61	2,949.41	6,476.52	10,040.04	15,802.17	4,043.46	8,503.48	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	2,512.47	765.63	1,564.39	2,704.57	6,533.01	677.98	2,826.06	0.00	0.00
UTILIDAD DEL PERIODO	1,254.47	665.63	1,264.39	1,619.57	4,033.01	340.98	1,685.66	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	486.90	511.90	1,276.76	1,098.65	705.07	2,139.40	4,596.11	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,930.00	4,030.00	4,230.00	5,015.00	6,430.00	6,767.00	7,570.40	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.13	0.13	0.29	0.21	0.12	0.36	0.68	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	807.15	787.27	331.31	456.47	911.97	316.30	164.71	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.06	1.01	0.97	0.96	1.13	1.15	1.12	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	4.92	4.99	4.61	4.19	4.94	4.74	4.38	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	6.94	6.54	6.20	5.24	6.43	6.15	5.56	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	7.36	7.06	6.64	5.58	6.67	6.51	5.77	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	15.59	14.73	13.52	11.54	14.16	13.67	13.57	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	29.01	22.02	24.11	17.62	21.06	22.37	20.35	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	24.12	18.60	20.45	15.10	17.63	18.76	17.01	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	33.85	28.69	29.94	23.23	24.35	27.45	23.81	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.37	0.72	0.63	0.45	0.82	0.26	0.58	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.27	0.54	0.47	0.36	0.61	0.20	0.44	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.18	10.72	9.96	8.31	12.36	4.10	9.94	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.26	7.58	7.27	6.40	6.61	7.32	7.05	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.61	4.58	4.40	3.89	3.98	4.83	4.45	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.65	3.00	2.88	2.51	2.63	2.49	2.59	0.00	0.00

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ZONA LIBRE	6.66	7.04	6.61	6.86	6.54	6.58	6.51	0.00	0.00
RESTO DEL PAIS	7.09	6.63	6.61	6.40	6.42	6.57	6.57	0.00	0.00
AL POR MENOR	7.12	7.03	6.85	6.89	7.14	7.12	6.89	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.72	6.85	7.03	7.30	6.98	6.62	6.63	0.00	0.00
PRESTAMO PERSONAL AUTO	7.85	7.67	7.81	8.03	7.84	7.86	7.66	0.00	0.00
PRESTAMO PERSONAL	7.76	8.60	8.33	7.98	8.48	8.90	8.46	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	7.18	9.93	10.88	12.03	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.82	3.85	3.85	4.17	3.87	4.08	4.11	0.00	0.00
PERSONA JURIDICA	3.65	3.62	4.14	4.00	3.99	3.91	3.61	0.00	0.00