

CAPITAL BANK, INC.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015			2016				
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,227,646.42	1,246,962.35	1,283,394.84	1,333,974.48	1,392,102.02	1,339,082.87	1,296,561.54	1,251,512.99	0.00
ACTIVOS LIQUIDOS	268,234.67	230,422.76	185,769.58	177,114.05	213,062.47	143,476.98	174,105.75	200,104.12	0.00
TOTAL DE PRESTAMOS	833,890.44	879,888.90	943,779.67	994,992.63	1,028,820.13	1,045,886.29	982,041.94	909,852.47	0.00
LOCALES	737,362.50	784,034.17	834,762.94	875,772.28	908,017.84	927,824.00	866,987.56	795,976.06	0.00
EXTRANJEROS	96,527.94	95,854.73	109,016.73	119,220.35	120,802.29	118,062.29	115,054.38	113,876.41	0.00
TOTAL DE INVERSIONES	65,020.91	67,385.66	73,604.67	69,537.01	58,456.71	58,409.30	54,230.49	53,450.60	0.00
TOTAL DE DEPOSITOS	998,431.76	1,024,581.75	1,039,224.13	1,063,063.23	1,082,987.73	1,019,817.14	984,722.85	946,548.49	0.00
LOCALES	800,027.92	804,119.05	827,356.68	850,082.12	882,885.61	813,355.79	784,754.22	750,664.16	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	766,610.24	769,603.21	788,252.42	813,157.29	813,654.84	776,014.46	748,126.04	722,743.16	0.00
DEPOSITOS DE BANCOS	33,417.69	34,515.85	39,104.26	36,924.84	69,230.77	37,341.33	36,628.18	27,921.00	0.00
EXTRANJEROS	198,403.84	220,462.69	211,867.45	212,981.11	200,102.12	206,461.35	199,968.63	195,884.33	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	122,268.62	140,898.32	138,229.72	147,677.65	161,186.89	170,211.46	172,794.63	176,754.98	0.00
DEPOSITOS DE BANCOS	76,135.23	79,564.37	73,637.73	65,303.46	38,915.23	36,249.89	27,174.00	19,129.35	0.00
PATRIMONIO TOTAL	80,822.81	82,069.10	83,236.69	86,589.03	97,444.16	98,359.09	96,410.31	96,601.76	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,107,612.51	1,123,488.25	1,165,778.00	1,233,725.06	1,309,874.22	1,293,022.61	1,289,978.19	1,292,743.73	0.00
ACTIVOS GENERADORES DE INGRESOS	817,723.03	856,594.88	895,259.22	975,976.50	993,094.09	1,025,785.08	1,026,828.39	1,013,916.35	0.00
TOTAL DE PRESTAMOS	772,163.22	804,545.50	841,153.64	914,329.29	931,355.28	962,887.60	962,910.81	952,422.55	0.00
TOTAL DE INVERSIONES	45,559.81	52,049.38	54,105.58	61,647.21	61,738.81	62,897.48	63,917.58	61,493.80	0.00
PATRIMONIO TOTAL	60,934.72	61,980.65	65,279.81	84,491.90	89,133.49	90,214.09	89,823.50	91,595.40	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	53,498.12	14,442.40	30,094.89	47,140.71	65,281.94	18,499.92	36,918.18	53,573.54	0.00
EGRESOS DE OPERACIONES	32,470.58	9,197.56	18,239.00	28,956.33	40,526.45	11,278.76	23,884.03	36,035.94	0.00

INGRESO NETO DE INTERESES	21,027.55	5,244.84	11,855.89	18,184.38	24,755.49	7,221.16	13,034.15	17,537.60	0.00
OTROS INGRESOS	10,984.99	2,713.11	8,557.92	12,857.16	17,559.61	3,647.53	6,983.58	10,606.73	0.00
INGRESO DE OPERACIONES	32,012.54	7,957.94	20,413.81	31,041.54	42,315.10	10,868.69	20,017.73	28,144.33	0.00
EGRESOS GENERALES	23,481.93	6,685.51	14,696.33	22,954.15	31,241.85	8,342.84	17,535.67	25,040.47	0.00
UTILIDAD ANTES DE PROVISIONES	8,530.61	1,272.44	5,717.48	8,087.39	11,073.25	2,525.86	2,482.07	3,103.86	0.00
UTILIDAD DEL PERIODO	7,035.61	1,122.44	5,317.48	7,687.39	10,223.25	1,797.45	715.49	1,337.29	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,633.61	3,451.96	3,360.16	3,872.51	4,809.48	6,965.62	8,583.29	13,916.92	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,912.51	5,032.12	6,250.65	7,490.06	5,596.62	6,400.72	8,285.64	8,377.48	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.56	0.39	0.36	0.39	0.47	0.67	0.87	1.53	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	84.44	145.78	186.02	193.42	116.37	91.89	96.53	60.20	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.47	0.57	0.66	0.75	0.54	0.61	0.84	0.92	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.58	6.58	6.49	6.49	7.00	7.35	7.44	7.72	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.99	8.66	8.18	8.13	8.96	8.91	9.30	10.03	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	9.69	9.33	8.82	8.70	9.47	9.40	9.82	10.62	0.00
INDICE DE ADECUACION DE CAPITAL	15.67	14.83	13.82	13.52	14.45	14.14	14.90	15.67	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.87	22.49	17.88	16.66	19.67	14.07	17.68	21.14	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	21.85	18.48	14.47	13.28	15.31	10.71	13.43	15.99	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	33.38	29.07	24.96	23.20	25.07	19.80	23.19	26.79	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.86	0.52	1.19	1.05	1.03	0.70	0.14	0.18	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.64	0.40	0.91	0.83	0.78	0.56	0.11	0.14	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.55	7.24	16.29	12.13	11.47	7.97	1.59	1.95	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.54	6.74	6.72	6.44	6.57	7.21	7.19	7.05	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.97	4.29	4.07	3.96	4.08	4.40	4.65	4.74	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.57	2.45	2.65	2.48	2.49	2.82	2.54	2.31	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	73.35	84.01	71.99	73.95	73.83	76.76	87.60	88.97	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.34	1.27	1.91	1.76	1.77	1.42	1.36	1.39	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	360.00	387.00	401.00	431.00	427.00	393.00	383.00	351.00	0.00
NUMERO DE SUCURSALES	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00
PRESTAMOS / EMPLEADOS	2,316.36	2,273.61	2,353.57	2,308.57	2,409.41	2,661.29	2,564.08	2,592.17	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,773.42	2,647.50	2,591.58	2,466.50	2,536.27	2,594.95	2,571.08	2,696.72	0.00
UTILIDAD NETA / EMPLEADOS	19.54	2.90	13.26	17.84	23.94	4.57	1.87	3.81	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	24.31	24.69	22.44	17.69	13.40	7.39	1.03	(6.18)	0.00

PRESTAMOS (%)	17.38	20.66	27.79	19.35	23.38	18.87	4.05	(8.56)	0.00
LOCALES (%)	12.47	15.69	22.60	16.21	23.14	18.34	3.86	(9.11)	0.00
EXTRANJEROS (%)	76.10	86.20	89.14	48.89	25.15	23.17	5.54	(4.48)	0.00
DEPOSITOS (%)	21.21	22.75	19.51	16.30	8.47	(0.47)	(5.24)	(10.96)	0.00
LOCALES (%)	17.76	16.02	15.38	18.04	10.36	1.15	(5.15)	(11.70)	0.00
EXTRANJEROS (%)	37.44	55.64	38.97	9.84	0.86	(6.35)	(5.62)	(8.03)	0.00
PATRIMONIO (%)	96.90	95.91	75.89	5.09	20.57	19.85	15.83	11.56	0.00
UTILIDAD NETA (%)	605.49	55.09	161.29	71.47	45.31	60.14	(86.54)	(82.60)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	830,634.37	876,414.71	934,458.39	978,900.26	1,003,971.46	1,019,425.04	958,350.10	879,358.16	0.00
MENCION ESPECIAL	2,028.07	3,468.84	4,729.74	12,452.45	16,253.00	17,666.88	10,495.10	14,701.70	0.00
SUBNORMAL	2,435.59	2,079.09	6,664.39	5,024.85	8,854.48	9,446.56	16,646.04	16,430.32	0.00
DUDOSO	2,377.22	2,514.03	3,793.33	4,331.73	1,867.55	1,944.11	841.60	3,582.18	0.00
IRRECUPERABLE	327.70	444.36	384.46	1,773.39	3,470.25	3,804.42	3,994.75	4,157.58	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.40	6.94	6.98	6.90	6.91	7.00	6.98	6.99	0.00
AL POR MENOR	6.85	6.75	6.72	6.77	6.76	6.94	6.95	7.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.00	5.88	5.81	5.70	5.59	5.47	5.51	5.39	0.00
PRESTAMO PERSONAL AUTO	7.43	7.39	7.32	7.23	6.95	6.89	6.88	6.78	0.00
PRESTAMO PERSONAL	8.79	8.61	8.46	8.35	8.29	8.22	8.18	8.01	0.00
TARJETA DE CREDITO	11.12	11.53	12.05	12.63	12.25	13.49	13.68	14.03	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.08	4.02	3.95	3.94	3.99	4.01	4.08	4.10	0.00
PERSONA JURIDICA	3.95	3.89	3.81	3.80	3.87	3.90	3.96	4.02	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016