

CAPITAL BANK, INC.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,392,102.02	1,339,082.87	1,296,561.54	1,251,512.99	1,296,808.82	1,286,536.31	1,307,661.99	1,316,171.19	1,338,399.23
ACTIVOS LIQUIDOS	213,062.47	143,476.98	174,105.75	200,104.12	256,155.87	221,526.64	203,674.00	212,065.25	213,986.06
TOTAL DE PRESTAMOS	1,028,820.13	1,045,886.29	982,041.94	909,852.47	892,537.87	901,024.43	933,757.30	918,640.07	918,377.27
LOCALES	908,017.84	927,824.00	866,987.56	795,976.06	784,863.11	799,379.58	836,648.30	830,437.06	829,081.66
EXTRANJEROS	120,802.29	118,062.29	115,054.38	113,876.41	107,674.76	101,644.85	97,108.99	88,203.01	89,295.60
TOTAL DE INVERSIONES	58,456.71	58,409.30	54,230.49	53,450.60	50,414.68	64,808.39	76,103.68	89,776.29	110,409.48
TOTAL DE DEPOSITOS	1,082,987.73	1,019,817.14	984,722.85	946,548.49	977,974.24	972,918.94	1,004,943.05	1,010,896.38	1,036,048.78
LOCALES	882,885.61	813,355.79	784,754.22	750,664.16	779,963.68	765,649.58	792,454.25	798,116.67	809,385.29
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,000.00	12,000.00
DEPOSITOS DE PARTICULARES	813,654.84	776,014.46	748,126.04	722,743.16	729,704.89	736,390.82	751,705.64	747,697.49	752,622.53
DEPOSITOS DE BANCOS	69,230.77	37,341.33	36,628.18	27,921.00	50,258.78	29,258.76	40,748.61	38,419.18	44,762.76
EXTRANJEROS	200,102.12	206,461.35	199,968.63	195,884.33	198,010.56	207,269.37	212,488.81	212,779.71	226,663.49
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	161,186.89	170,211.46	172,794.63	176,754.98	180,931.96	189,159.47	194,841.65	190,741.39	197,255.89
DEPOSITOS DE BANCOS	38,915.23	36,249.89	27,174.00	19,129.35	17,078.61	18,109.90	17,647.16	22,038.32	29,407.60
PATRIMONIO TOTAL	97,444.16	98,359.09	96,410.31	96,601.76	98,382.30	97,808.35	99,499.28	102,124.27	102,631.29
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,309,874.22	1,293,022.61	1,289,978.19	1,292,743.73	1,344,455.42	1,312,809.59	1,302,111.76	1,283,842.09	1,317,604.02
ACTIVOS GENERADORES DE INGRESOS	993,094.09	1,025,785.08	1,026,828.39	1,013,916.35	1,015,114.69	1,035,064.21	1,023,066.71	985,859.71	985,869.65
TOTAL DE PRESTAMOS	931,355.28	962,887.60	962,910.81	952,422.55	960,679.00	973,455.36	957,899.62	914,246.27	905,457.57
TOTAL DE INVERSIONES	61,738.81	62,897.48	63,917.58	61,493.80	54,435.69	61,608.84	65,167.09	71,613.44	80,412.08
PATRIMONIO TOTAL	89,133.49	90,214.09	89,823.50	91,595.40	97,913.23	98,083.72	97,954.80	99,363.01	100,506.80
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	65,281.94	18,499.92	36,918.18	53,573.54	70,991.71	16,786.55	34,512.44	50,217.45	67,387.05
EGRESOS DE OPERACIONES	40,526.45	11,278.76	23,884.03	36,035.94	48,220.06	11,928.17	24,278.67	36,493.07	48,993.68

INGRESO NETO DE INTERESES	24,755.49	7,221.16	13,034.15	17,537.60	22,771.65	4,858.38	10,233.77	13,724.38	18,393.37
OTROS INGRESOS	17,559.61	3,647.53	6,983.58	10,606.73	15,886.52	3,542.23	9,430.76	18,414.54	25,751.63
INGRESO DE OPERACIONES	42,315.10	10,868.69	20,017.73	28,144.33	38,658.17	8,400.61	19,664.53	32,138.92	44,145.01
EGRESOS GENERALES	31,241.85	8,342.84	17,535.67	25,040.47	33,165.75	8,106.54	17,601.93	26,882.63	34,031.88
UTILIDAD ANTES DE PROVISIONES	11,073.25	2,525.86	2,482.07	3,103.86	5,492.42	294.08	2,062.60	5,256.29	10,113.13
UTILIDAD DEL PERIODO	10,223.25	1,797.45	715.49	1,337.29	3,625.85	294.08	2,062.60	4,663.36	5,875.44
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,809.48	6,965.62	8,583.29	13,916.92	10,944.32	11,257.05	11,846.27	13,090.82	8,068.59
TOTAL PROVISIONES PARA PRESTAMOS	5,596.62	6,400.72	8,285.64	8,377.48	6,052.38	6,064.94	5,172.74	5,807.42	7,419.91
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.47	0.67	0.87	1.53	1.23	1.25	1.27	1.43	0.88
PROVISIONES / PRESTAMOS VENCIDOS (%)	116.37	91.89	96.53	60.20	55.30	53.88	43.67	44.36	91.96
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.54	0.61	0.84	0.92	0.68	0.67	0.55	0.63	0.81
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.00	7.35	7.44	7.72	7.59	7.60	7.61	7.76	7.67
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.96	8.91	9.30	10.03	10.43	10.13	9.85	10.13	9.98
PATRIMONIO / PRESTAMOS TOTALES (%)	9.47	9.40	9.82	10.62	11.02	10.86	10.66	11.12	11.18
INDICE DE ADECUACION DE CAPITAL	14.45	14.14	14.90	15.67	16.06	15.78	15.51	15.78	15.84
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.67	14.07	17.68	21.14	26.19	22.77	20.27	20.98	20.65
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.31	10.71	13.43	15.99	19.75	17.22	15.58	16.11	15.99
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	25.07	19.80	23.19	26.79	31.35	29.43	27.84	29.86	31.31
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.03	0.70	0.14	0.18	0.36	0.11	0.40	0.63	0.60
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.78	0.56	0.11	0.14	0.27	0.09	0.32	0.48	0.45
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.47	7.97	1.59	1.95	3.70	1.20	4.21	6.26	5.85
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.57	7.21	7.19	7.05	6.99	6.49	6.75	6.79	6.84
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.08	4.40	4.65	4.74	4.75	4.61	4.75	4.94	4.97
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.49	2.82	2.54	2.31	2.24	1.88	2.00	1.86	1.87
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	73.83	76.76	87.60	88.97	85.79	96.50	89.51	83.65	77.09
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.77	1.42	1.36	1.39	1.56	1.37	1.84	2.49	2.61
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	427.00	393.00	383.00	351.00	356.00	357.00	339.00	312.00	327.00
NUMERO DE SUCURSALES	5.00	5.00	5.00	5.00	5.00	7.00	7.00	7.00	7.00
PRESTAMOS / EMPLEADOS	2,409.41	2,661.29	2,564.08	2,592.17	2,507.13	2,523.88	2,754.45	2,944.36	2,808.49
DEPOSITOS TOTALES / EMPLEADOS	2,536.27	2,594.95	2,571.08	2,696.72	2,747.12	2,725.26	2,964.43	3,240.05	3,168.34
UTILIDAD NETA / EMPLEADOS	23.94	4.57	1.87	3.81	10.18	0.82	6.08	14.95	17.97
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.40	7.39	1.03	(6.18)	(6.85)	(3.92)	0.86	5.17	3.21

PRESTAMOS (%)	23.38	18.87	4.05	(8.56)	(13.25)	(13.85)	(4.92)	0.97	2.90
LOCALES (%)	23.14	18.34	3.86	(9.11)	(13.56)	(13.84)	(3.50)	4.33	5.63
EXTRANJEROS (%)	25.15	23.17	5.54	(4.48)	(10.87)	(13.91)	(15.60)	(22.54)	(17.07)
DEPOSITOS (%)	8.47	(0.47)	(5.24)	(10.96)	(9.70)	(4.60)	2.05	6.80	5.94
LOCALES (%)	10.36	1.15	(5.15)	(11.70)	(11.66)	(5.87)	0.98	6.32	3.77
EXTRANJEROS (%)	0.86	(6.35)	(5.62)	(8.03)	(1.05)	0.39	6.26	8.63	14.47
PATRIMONIO (%)	20.57	19.85	15.83	11.56	0.96	(0.56)	3.20	5.72	4.32
UTILIDAD NETA (%)	45.31	60.14	(86.54)	(82.60)	(64.53)	(83.64)	188.28	248.72	62.04
CLASIFICACION PRESTAMOS									
NORMAL	1,003,971.46	1,019,425.04	958,350.10	879,358.16	867,604.12	872,966.89	910,569.30	901,925.29	901,952.23
MENCION ESPECIAL	16,253.00	17,666.88	10,495.10	14,701.70	10,274.59	13,415.42	10,233.19	5,575.54	11,173.35
SUBNORMAL	8,854.48	9,446.56	16,646.04	16,430.32	12,216.43	7,174.83	6,270.22	3,260.90	1,692.50
DUDOSO	1,867.55	1,944.11	841.60	3,582.18	4,788.23	3,584.93	1,151.93	3,915.97	883.38
IRRECUPERABLE	3,470.25	3,804.42	3,994.75	4,157.58	3,706.87	9,947.31	10,705.40	9,769.78	10,095.70
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.91	7.00	6.98	6.99	6.94	7.13	7.02	7.00	6.94
AL POR MENOR	6.76	6.94	6.95	7.00	6.95	7.20	7.24	7.24	7.29
CONSUMO									
VIVIENDA HIPOTECARIA	5.59	5.47	5.51	5.39	5.47	5.45	5.01	5.59	5.03
PRESTAMO PERSONAL AUTO	6.95	6.89	6.88	6.78	6.80	6.79	7.15	7.14	7.10
PRESTAMO PERSONAL	8.29	8.22	8.18	8.01	8.00	7.99	7.95	7.95	7.97
TARJETA DE CREDITO	12.25	13.49	13.68	14.03	14.05	14.77	15.09	15.16	14.92
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.99	4.01	4.08	4.10	4.20	4.27	4.32	4.40	4.45
PERSONA JURIDICA	3.87	3.90	3.96	4.02	4.06	4.13	4.19	4.22	4.25