

CAPITAL BANK, INC.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,296,808.82	1,286,536.31	1,307,661.99	1,316,171.19	1,339,457.54	1,345,745.73	1,379,739.85	1,355,828.54	0.00
ACTIVOS LIQUIDOS	256,155.87	221,526.64	203,674.00	212,065.25	213,986.06	209,307.61	204,306.07	168,668.34	0.00
TOTAL DE PRESTAMOS	892,537.87	901,024.43	933,757.30	918,640.07	918,377.27	927,959.41	947,374.96	940,983.11	0.00
LOCALES	784,863.11	799,379.58	836,648.30	830,437.06	829,081.66	847,611.53	860,767.85	864,134.19	0.00
EXTRANJEROS	107,674.76	101,644.85	97,108.99	88,203.01	89,295.60	80,347.88	86,607.11	76,848.92	0.00
TOTAL DE INVERSIONES	50,414.68	64,808.39	76,103.68	89,776.29	110,409.48	107,757.08	126,719.99	141,652.85	0.00
TOTAL DE DEPOSITOS	977,974.24	972,918.94	1,004,943.05	1,010,896.38	1,036,048.78	1,056,655.93	1,080,947.85	1,053,929.25	0.00
LOCALES	779,963.68	765,649.58	792,454.25	798,116.67	809,385.29	816,091.15	809,006.83	792,993.24	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	0.00
DEPOSITOS DE PARTICULARES	729,704.89	736,390.82	751,705.64	747,697.49	752,622.53	766,896.30	758,684.10	754,152.28	0.00
DEPOSITOS DE BANCOS	50,258.78	29,258.76	40,748.61	38,419.18	44,762.76	37,194.85	38,322.73	26,840.95	0.00
EXTRANJEROS	198,010.56	207,269.37	212,488.81	212,779.71	226,663.49	240,564.78	271,941.02	260,936.01	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	180,931.96	189,159.47	194,841.65	190,741.39	197,255.89	208,802.36	236,950.39	229,782.31	0.00
DEPOSITOS DE BANCOS	17,078.61	18,109.90	17,647.16	22,038.32	29,407.60	31,762.42	34,990.63	31,153.70	0.00
PATRIMONIO TOTAL	98,382.30	97,808.35	99,499.28	102,124.27	103,689.60	100,269.14	99,240.95	98,694.17	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,344,455.42	1,312,809.59	1,302,111.76	1,283,842.09	1,318,133.18	1,316,141.02	1,343,700.92	1,335,999.87	0.00
ACTIVOS GENERADORES DE INGRESOS	1,015,114.69	1,035,064.21	1,023,066.71	985,859.71	985,869.65	1,000,774.66	1,041,977.97	1,045,526.16	0.00
TOTAL DE PRESTAMOS	960,679.00	973,455.36	957,899.62	914,246.27	905,457.57	914,491.92	940,566.13	929,811.59	0.00
TOTAL DE INVERSIONES	54,435.69	61,608.84	65,167.09	71,613.44	80,412.08	86,282.74	101,411.84	115,714.57	0.00
PATRIMONIO TOTAL	97,913.23	98,083.72	97,954.80	99,363.01	101,035.95	99,038.74	99,370.12	100,409.22	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	70,991.71	16,786.55	34,512.44	50,217.45	67,387.05	17,132.65	34,793.78	53,109.88	0.00
EGRESOS DE OPERACIONES	48,220.06	11,928.17	24,278.67	36,493.07	48,993.68	12,056.97	24,536.55	37,742.91	0.00
INGRESO NETO DE INTERESES	22,771.65	4,858.38	10,233.77	13,724.38	18,393.37	5,075.68	10,257.23	15,366.97	0.00
OTROS INGRESOS	15,886.52	3,542.23	9,430.76	18,414.54	25,751.63	5,411.04	12,644.09	22,512.38	0.00

INGRESO DE OPERACIONES	38,658.17	8,400.61	19,664.53	32,138.92	44,145.01	10,486.72	22,901.32	37,879.35	0.00
EGRESOS GENERALES	33,165.75	8,106.54	17,601.93	26,882.63	32,973.57	8,809.03	19,281.13	32,855.96	0.00
UTILIDAD ANTES DE PROVISIONES	5,492.42	294.08	2,062.60	5,256.29	11,171.44	1,677.69	3,620.18	5,023.39	0.00
UTILIDAD DEL PERIODO	3,625.85	294.08	2,062.60	4,663.36	6,933.75	1,064.72	1,477.14	1,961.84	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	10,944.32	11,257.05	11,846.27	13,090.82	8,068.59	7,034.71	9,317.26	9,284.87	0.00
TOTAL PROVISIONES PARA PRESTAMOS	6,052.38	6,064.94	5,172.74	5,807.42	7,419.91	10,467.23	8,687.86	9,302.37	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.23	1.25	1.27	1.43	0.88	0.76	0.98	0.99	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	55.30	53.88	43.67	44.36	91.96	148.79	93.24	100.19	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.68	0.67	0.55	0.63	0.81	1.13	0.92	0.99	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.59	7.60	7.61	7.76	7.74	7.45	7.19	7.28	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.43	10.13	9.85	10.13	10.08	9.68	9.24	9.12	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	11.02	10.86	10.66	11.12	11.29	10.81	10.48	10.49	0.00
INDICE DE ADECUACION DE CAPITAL	14.41	14.14	13.86	14.17	14.24	14.19	18.03	13.85	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.19	22.77	20.27	20.98	20.65	19.81	18.90	16.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.75	17.22	15.58	16.11	15.98	15.55	14.81	12.44	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	31.35	29.43	27.84	29.86	31.31	30.01	30.62	29.44	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.36	0.11	0.40	0.63	0.70	0.43	0.28	0.25	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.27	0.09	0.32	0.48	0.53	0.32	0.22	0.20	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.70	1.20	4.21	6.26	6.86	4.30	2.97	2.61	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.99	6.49	6.75	6.79	6.84	6.85	6.68	6.77	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.75	4.61	4.75	4.94	4.97	4.82	4.71	4.81	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.24	1.88	2.00	1.86	1.87	2.03	1.97	1.96	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	85.79	96.50	89.51	83.65	74.69	84.00	84.19	86.74	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.56	1.37	1.84	2.49	2.61	2.16	2.43	2.87	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	356.00	357.00	339.00	312.00	327.00	353.00	348.00	357.00	0.00
NUMERO DE SUCURSALES	5.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	0.00
PRESTAMOS / EMPLEADOS	2,507.13	2,523.88	2,754.45	2,944.36	2,808.49	2,628.78	2,722.34	2,635.81	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,747.12	2,725.26	2,964.43	3,240.05	3,168.34	2,993.36	3,106.17	2,952.18	0.00
UTILIDAD NETA / EMPLEADOS	10.18	0.82	6.08	14.95	21.20	3.02	4.24	5.50	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(6.85)	(3.92)	0.86	5.17	3.29	4.60	5.51	3.01	0.00
PRESTAMOS (%)	(13.25)	(13.85)	(4.92)	0.97	2.90	2.99	1.46	2.43	0.00
LOCALES (%)	(13.56)	(13.84)	(3.50)	4.33	5.63	6.03	2.88	4.06	0.00
EXTRANJEROS (%)	(10.87)	(13.91)	(15.60)	(22.54)	(17.07)	(20.95)	(10.81)	(12.87)	0.00
DEPOSITOS (%)	(9.70)	(4.60)	2.05	6.80	5.94	8.61	7.56	4.26	0.00

LOCALES (%)	(11.66)	(5.87)	0.98	6.32	3.77	6.59	2.09	(0.64)	0.00
EXTRANJEROS (%)	(1.05)	0.39	6.26	8.63	14.47	16.06	27.98	22.63	0.00
PATRIMONIO (%)	0.96	(0.56)	3.20	5.72	5.39	2.52	(0.26)	(3.36)	0.00
UTILIDAD NETA (%)	(64.53)	(83.64)	188.28	248.72	91.23	262.06	(28.38)	(57.93)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	867,604.12	872,966.89	910,569.30	901,925.29	901,952.23	919,066.75	936,665.29	923,777.06	0.00
MENCION ESPECIAL	10,274.59	13,415.42	10,233.19	5,575.54	11,173.35	6,222.33	6,828.85	13,194.34	0.00
SUBNORMAL	12,216.43	7,174.83	6,270.22	3,260.90	1,692.50	501.58	4,171.48	787.67	0.00
DUDOSO	4,788.23	3,584.93	1,151.93	3,915.97	883.38	2,835.05	1,745.12	4,441.89	0.00
IRRECUPERABLE	3,706.87	9,947.31	10,705.40	9,769.78	10,095.70	9,800.93	6,652.08	8,084.52	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.94	7.13	7.02	7.00	6.94	6.99	6.97	6.95	0.00
AL POR MENOR	6.95	7.20	7.24	7.24	7.29	7.23	7.20	7.21	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.47	5.45	5.01	5.59	5.03	5.01	5.06	5.04	0.00
PRESTAMO PERSONAL AUTO	6.80	6.79	7.15	7.14	7.10	7.06	7.02	6.99	0.00
PRESTAMO PERSONAL	8.00	7.99	7.95	7.95	7.97	7.95	7.93	7.98	0.00
TARJETA DE CREDITO	14.05	14.77	15.09	15.16	14.92	15.59	15.48	15.47	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.20	4.27	4.32	4.40	4.45	4.49	4.51	4.55	0.00
PERSONA JURIDICA	4.06	4.13	4.19	4.22	4.25	4.29	4.34	4.33	0.00