

CAPITAL BANK, INC.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,339,457.54	1,345,745.73	1,379,739.85	1,355,828.54	1,404,370.12	1,433,671.42	1,450,796.22	1,504,595.04	1,514,892.46
ACTIVOS LIQUIDOS	213,986.06	209,307.61	204,306.07	168,668.34	162,734.01	172,740.22	159,356.65	174,499.95	142,216.11
TOTAL DE PRESTAMOS	918,377.27	927,959.41	947,374.96	940,983.11	973,998.44	991,027.84	1,004,705.45	1,034,491.39	1,044,997.49
LOCALES	829,081.66	847,611.53	860,767.85	864,134.19	894,661.79	919,669.64	943,379.93	970,368.21	977,511.61
EXTRANJEROS	89,295.60	80,347.88	86,607.11	76,848.92	79,336.65	71,358.20	61,325.53	64,123.18	67,485.88
TOTAL DE INVERSIONES	110,409.48	107,757.08	126,719.99	141,652.85	161,149.40	161,044.09	177,577.62	178,456.37	202,815.71
TOTAL DE DEPOSITOS	1,036,048.78	1,056,655.93	1,080,947.85	1,053,929.25	1,100,145.75	1,143,711.48	1,162,387.03	1,177,215.23	1,188,984.04
LOCALES	809,385.29	816,091.15	809,006.83	792,993.24	835,111.96	865,474.77	858,934.97	874,435.72	924,310.32
DEPOSITOS DE OFICIALES	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	18,000.00
DEPOSITOS DE PARTICULARES	752,622.53	766,896.30	758,684.10	754,152.28	780,887.79	821,551.23	823,913.70	847,781.33	903,641.94
DEPOSITOS DE BANCOS	44,762.76	37,194.85	38,322.73	26,840.95	42,224.17	31,923.54	23,021.27	14,654.39	2,668.39
EXTRANJEROS	226,663.49	240,564.78	271,941.02	260,936.01	265,033.79	278,236.72	303,452.06	302,779.50	264,673.72
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	197,255.89	208,802.36	236,950.39	229,782.31	229,243.35	240,896.32	261,746.32	266,111.10	234,034.29
DEPOSITOS DE BANCOS	29,407.60	31,762.42	34,990.63	31,153.70	35,790.44	37,340.40	41,705.74	36,668.41	30,639.43
PATRIMONIO TOTAL	103,689.60	100,269.14	99,240.95	98,694.17	100,334.66	98,117.60	99,155.70	101,983.93	104,953.87
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,318,133.18	1,316,141.02	1,343,700.92	1,335,999.87	1,371,913.83	1,389,708.58	1,415,268.04	1,430,211.79	1,459,631.29
ACTIVOS GENERADORES DE INGRESOS	985,869.65	1,000,774.66	1,041,977.97	1,045,526.16	1,081,967.29	1,093,894.21	1,128,189.01	1,147,791.86	1,191,480.52
TOTAL DE PRESTAMOS	905,457.57	914,491.92	940,566.13	929,811.59	946,187.85	959,493.62	976,040.21	987,737.25	1,009,497.97
TOTAL DE INVERSIONES	80,412.08	86,282.74	101,411.84	115,714.57	135,779.44	134,400.59	152,148.80	160,054.61	181,982.55
PATRIMONIO TOTAL	101,035.95	99,038.74	99,370.12	100,409.22	102,012.13	99,193.37	99,198.33	100,339.05	102,644.27
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	67,387.05	17,132.65	34,793.78	53,109.88	71,540.72	18,969.92	38,565.86	58,854.47	79,280.66
EGRESOS DE OPERACIONES	48,993.68	12,056.97	24,536.55	37,742.91	51,116.23	13,470.84	27,472.79	42,259.24	57,985.26
INGRESO NETO DE INTERESES	18,393.37	5,075.68	10,257.23	15,366.97	20,424.50	5,499.09	11,093.07	16,595.23	21,295.40

OTROS INGRESOS	25,751.63	5,411.04	12,644.09	22,512.38	46,695.48	19,776.60	62,264.02	73,450.19	83,559.50
INGRESO DE OPERACIONES	44,145.01	10,486.72	22,901.32	37,879.35	67,119.98	25,275.69	73,357.09	90,045.42	104,854.90
EGRESOS GENERALES	32,973.57	8,809.03	19,281.13	32,855.96	50,902.55	23,110.94	67,735.54	79,432.28	91,150.26
UTILIDAD ANTES DE PROVISIONES	11,171.44	1,677.69	3,620.18	5,023.39	16,217.43	2,164.75	5,621.55	10,613.14	13,704.64
UTILIDAD DEL PERIODO	6,933.75	1,064.72	1,477.14	1,961.84	11,847.80	640.65	2,421.69	5,841.90	10,695.06
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	8,068.59	7,034.71	9,317.26	9,284.87	7,144.17	11,206.96	15,049.55	14,849.61	9,289.51
TOTAL PROVISIONES PARA PRESTAMOS	7,419.91	10,467.23	8,687.86	9,302.37	9,193.77	13,099.16	12,926.13	13,227.41	10,357.12
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.88	0.76	0.98	0.99	0.73	1.13	1.50	1.44	0.89
PROVISIONES / PRESTAMOS VENCIDOS (%)	91.96	148.79	93.24	100.19	128.69	116.88	85.89	89.08	111.49
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.81	1.13	0.92	0.99	0.94	1.32	1.29	1.28	0.99
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.74	7.45	7.19	7.28	7.14	6.84	6.83	6.78	6.93
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.08	9.68	9.24	9.12	8.84	8.52	8.39	8.41	8.41
PATRIMONIO / PRESTAMOS TOTALES (%)	11.29	10.81	10.48	10.49	10.30	9.90	9.87	9.86	10.04
INDICE DE ADECUACION DE CAPITAL	15.84	15.79	15.84	15.42	16.06	15.34	15.20	14.85	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.65	19.81	18.90	16.00	14.79	15.10	13.71	14.82	11.96
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.98	15.55	14.81	12.44	11.59	12.05	10.98	11.60	9.39
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	31.31	30.01	30.62	29.44	29.44	29.18	28.99	29.98	29.02
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.70	0.43	0.28	0.25	1.10	0.23	0.43	0.68	0.90
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.53	0.32	0.22	0.20	0.86	0.18	0.34	0.54	0.73
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.86	4.30	2.97	2.61	11.61	2.58	4.88	7.76	10.42
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.84	6.85	6.68	6.77	6.61	6.94	6.84	6.84	6.65
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.97	4.82	4.71	4.81	4.72	4.93	4.87	4.91	4.87
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.87	2.03	1.97	1.96	1.89	2.01	1.97	1.93	1.79
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	74.69	84.00	84.19	86.74	75.84	91.44	92.34	88.21	86.93
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.61	2.16	2.43	2.87	4.32	7.23	11.04	8.53	7.01
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	327.00	353.00	348.00	357.00	360.00	363.00	366.00	358.00	350.00
NUMERO DE SUCURSALES	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
PRESTAMOS / EMPLEADOS	2,808.49	2,628.78	2,722.34	2,635.81	2,705.55	2,730.10	2,745.10	2,889.64	2,985.71
DEPOSITOS TOTALES / EMPLEADOS	3,168.34	2,993.36	3,106.17	2,952.18	3,055.96	3,150.72	3,175.92	3,288.31	3,397.10
UTILIDAD NETA / EMPLEADOS	21.20	3.02	4.24	5.50	32.91	1.76	6.62	16.32	30.56
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.29	4.60	5.51	3.01	4.85	6.53	5.15	10.97	7.87
PRESTAMOS (%)	2.90	2.99	1.46	2.43	6.06	6.80	6.05	9.94	7.29

LOCALES (%)	5.63	6.03	2.88	4.06	7.91	8.50	9.60	12.29	9.26
EXTRANJEROS (%)	(17.07)	(20.95)	(10.81)	(12.87)	(11.15)	(11.19)	(29.19)	(16.56)	(14.94)
DEPOSITOS (%)	5.94	8.61	7.56	4.26	6.19	8.24	7.53	11.70	8.08
LOCALES (%)	3.77	6.59	2.09	(0.64)	3.18	6.05	6.17	10.27	10.68
EXTRANJEROS (%)	14.47	16.06	27.98	22.63	16.93	15.66	11.59	16.04	(0.14)
PATRIMONIO (%)	5.39	2.52	(0.26)	(3.36)	(3.24)	(2.15)	(0.09)	3.33	4.60
UTILIDAD NETA (%)	91.23	262.06	(28.38)	(57.93)	70.87	(39.83)	63.94	197.78	(9.73)
CLASIFICACION PRESTAMOS									
NORMAL	901,952.23	919,066.75	936,665.29	923,777.06	952,443.83	969,559.24	967,247.86	992,525.96	1,000,508.55
MENCION ESPECIAL	11,173.35	6,222.33	6,828.85	13,194.34	18,391.59	16,355.77	28,822.04	25,793.57	26,687.05
SUBNORMAL	1,692.50	501.58	4,171.48	787.67	2,603.60	7,202.19	4,645.61	11,936.28	12,086.71
DUDOSO	883.38	2,835.05	1,745.12	4,441.89	2,039.74	4,037.52	9,800.26	7,715.72	5,718.60
IRRECUPERABLE	10,095.70	9,800.93	6,652.08	8,084.52	7,713.45	6,972.29	7,115.81	9,747.26	10,353.71
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.94	6.99	6.97	6.95	6.93	6.84	6.91	6.88	6.88
AL POR MENOR	7.29	7.23	7.20	7.21	7.32	7.31	7.29	7.28	7.18
CONSUMO									
VIVIENDA HIPOTECARIA	5.03	5.01	5.06	5.04	5.66	5.61	5.66	5.57	5.53
PRESTAMO PERSONAL AUTO	7.10	7.06	7.02	6.99	6.95	6.90	6.85	6.80	6.77
PRESTAMO PERSONAL	7.97	7.95	7.93	7.98	7.89	7.82	7.84	7.70	7.69
TARJETA DE CREDITO	14.92	15.59	15.48	15.47	15.68	16.79	16.83	16.81	18.23
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.45	4.49	4.51	4.55	4.62	4.64	4.66	4.72	4.74
PERSONA JURIDICA	4.25	4.29	4.34	4.33	4.42	4.45	4.52	4.56	4.56