

**CAPITAL BANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2020**  
**( En Miles de Balboas )**

|                                       | 2018         | 2019         |              |              |              | 2020         |              |              |           |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|
|                                       | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre |
| <b>BALANCE DE SITUACION</b>           |              |              |              |              |              |              |              |              |           |
| TOTAL DE ACTIVOS                      | 1,404,370.12 | 1,433,671.42 | 1,450,796.22 | 1,504,595.04 | 1,514,892.46 | 1,546,059.64 | 1,586,164.00 | 1,573,651.64 | 0.00      |
| ACTIVOS LIQUIDOS                      | 162,734.01   | 172,740.22   | 159,356.65   | 174,499.95   | 142,216.11   | 168,029.17   | 232,130.35   | 253,859.14   | 0.00      |
| TOTAL DE PRESTAMOS                    | 973,998.44   | 991,027.84   | 1,004,705.45 | 1,034,491.39 | 1,044,997.49 | 1,056,512.89 | 1,064,295.28 | 1,038,689.99 | 0.00      |
| LOCALES                               | 894,661.79   | 919,669.64   | 943,379.93   | 970,368.21   | 977,511.61   | 990,824.24   | 1,001,779.39 | 987,156.43   | 0.00      |
| EXTRANJEROS                           | 79,336.65    | 71,358.20    | 61,325.53    | 64,123.18    | 67,485.88    | 65,688.65    | 62,515.89    | 51,533.56    | 0.00      |
| TOTAL DE INVERSIONES                  | 161,149.40   | 161,044.09   | 177,577.62   | 178,456.37   | 202,815.71   | 193,183.96   | 150,608.45   | 150,178.54   | 0.00      |
| TOTAL DE DEPOSITOS                    | 1,100,145.75 | 1,143,711.48 | 1,162,387.03 | 1,177,215.23 | 1,188,984.04 | 1,213,225.35 | 1,238,723.82 | 1,237,506.73 | 0.00      |
| LOCALES                               | 835,111.96   | 865,474.77   | 858,934.97   | 874,435.72   | 924,310.32   | 943,728.48   | 956,759.86   | 969,464.08   | 0.00      |
| DEPOSITOS DE OFICIALES                | 12,000.00    | 12,000.00    | 12,000.00    | 12,000.00    | 18,000.00    | 18,000.00    | 18,000.00    | 18,000.00    | 0.00      |
| DEPOSITOS DE PARTICULARES             | 780,887.79   | 821,551.23   | 823,913.70   | 847,781.33   | 903,641.94   | 923,737.88   | 926,641.35   | 938,583.74   | 0.00      |
| DEPOSITOS DE BANCOS                   | 42,224.17    | 31,923.54    | 23,021.27    | 14,654.39    | 2,668.39     | 1,990.60     | 12,118.50    | 12,880.34    | 0.00      |
| EXTRANJEROS                           | 265,033.79   | 278,236.72   | 303,452.06   | 302,779.50   | 264,673.72   | 269,496.87   | 281,963.96   | 268,042.64   | 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             | 229,243.35   | 240,896.32   | 261,746.32   | 266,111.10   | 234,034.29   | 238,036.24   | 251,326.31   | 246,735.84   | 0.00      |
| DEPOSITOS DE BANCOS                   | 35,790.44    | 37,340.40    | 41,705.74    | 36,668.41    | 30,639.43    | 31,460.62    | 30,637.65    | 21,306.81    | 0.00      |
| PATRIMONIO TOTAL                      | 100,334.66   | 98,117.60    | 99,155.70    | 101,983.93   | 104,953.87   | 102,536.13   | 104,226.21   | 104,358.93   | 0.00      |
| <b>PROMEDIO (12 MESES)</b>            |              |              |              |              |              |              |              |              |           |
| TOTAL DE ACTIVOS                      | 1,371,913.83 | 1,389,708.58 | 1,415,268.04 | 1,430,211.79 | 1,459,631.29 | 1,489,865.53 | 1,518,480.11 | 1,539,123.34 | 0.00      |
| ACTIVOS GENERADORES DE INGRESOS       | 1,081,967.29 | 1,093,894.21 | 1,128,189.01 | 1,147,791.86 | 1,191,480.52 | 1,200,884.39 | 1,198,593.40 | 1,200,908.15 | 0.00      |
| TOTAL DE PRESTAMOS                    | 946,187.85   | 959,493.62   | 976,040.21   | 987,737.25   | 1,009,497.97 | 1,023,770.36 | 1,034,500.36 | 1,036,590.69 | 0.00      |
| TOTAL DE INVERSIONES                  | 135,779.44   | 134,400.59   | 152,148.80   | 160,054.61   | 181,982.55   | 177,114.02   | 164,093.03   | 164,317.46   | 0.00      |
| PATRIMONIO TOTAL                      | 102,012.13   | 99,193.37    | 99,198.33    | 100,339.05   | 102,644.27   | 100,326.86   | 101,690.96   | 103,171.43   | 0.00      |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |              |              |              |              |              |              |              |              |           |
| INGRESOS POR INTERESES                | 71,540.72    | 18,969.92    | 38,565.86    | 58,854.47    | 79,280.66    | 20,355.61    | 40,159.15    | 59,653.76    | 0.00      |
| EGRESOS DE OPERACIONES                | 51,116.23    | 13,470.84    | 27,472.79    | 42,259.24    | 57,985.26    | 15,331.07    | 30,567.23    | 45,955.03    | 0.00      |
| INGRESO NETO DE INTERESES             | 20,424.50    | 5,499.09     | 11,093.07    | 16,595.23    | 21,295.40    | 5,024.54     | 9,591.92     | 13,698.73    | 0.00      |
| OTROS INGRESOS                        | 46,695.48    | 19,776.60    | 62,264.02    | 73,450.19    | 83,559.50    | 10,858.84    | 19,680.92    | 29,309.23    | 0.00      |
| INGRESO DE OPERACIONES                | 67,119.98    | 25,275.69    | 73,357.09    | 90,045.42    | 104,854.90   | 15,883.38    | 29,272.84    | 43,007.96    | 0.00      |

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|   | 2018      | 2019      |           |            |           | 2020      |           |            |           |
|---|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|-----------|
|   | Diciembre | Marzo     | Junio     | Septiembre | Diciembre | Marzo     | Junio     | Septiembre | Diciembre |
| EGRESOS GENERALES   | 50,902.55 | 23,110.94 | 67,735.54 | 79,432.28  | 91,150.26 | 13,136.86 | 24,902.47 | 36,202.85  | 0.00      |
| UTILIDAD ANTES DE PROVISIONES   | 16,217.43 | 2,164.75  | 5,621.55  | 10,613.14  | 13,704.64 | 2,746.52  | 4,370.37  | 6,805.11   | 0.00      |
| UTILIDAD DEL PERIODO  | 11,847.80 | 640.65    | 2,421.69  | 5,841.90   | 10,695.06 | 1,453.17  | 1,862.63  | 1,157.00   | 0.00      |
| <b>CALIDAD DE ACTIVOS</b>   |           |           |           |            |           |           |           |            |           |
| TOTAL DE PRESTAMOS VENCIDOS   | 7,144.17  | 11,206.96 | 15,049.55 | 14,849.61  | 9,289.51  | 8,723.04  | 7,935.51  | 6,759.94   | 0.00      |
| TOTAL PROVISIONES PARA PRESTAMOS  | 9,193.77  | 13,099.16 | 12,926.13 | 13,227.41  | 10,357.12 | 11,526.25 | 10,428.01 | 11,920.82  | 0.00      |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 0.73      | 1.13      | 1.50      | 1.44       | 0.89      | 0.83      | 0.75      | 0.65       | 0.00      |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 128.69    | 116.88    | 85.89     | 89.08      | 111.49    | 132.14    | 131.41    | 176.35     | 0.00      |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 0.94      | 1.32      | 1.29      | 1.28       | 0.99      | 1.09      | 0.98      | 1.15       | 0.00      |
| <b>RAZONES DE CAPITAL</b>   |           |           |           |            |           |           |           |            |           |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 7.14      | 6.84      | 6.83      | 6.78       | 6.93      | 6.63      | 6.57      | 6.63       | 0.00      |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 8.84      | 8.52      | 8.39      | 8.41       | 8.41      | 8.20      | 8.58      | 8.78       | 0.00      |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 10.30     | 9.90      | 9.87      | 9.86       | 10.04     | 9.71      | 9.79      | 10.05      | 0.00      |
| INDICE DE ADECUACION DE CAPITAL   | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      |
| <b>LIQUIDEZ</b>   |           |           |           |            |           |           |           |            |           |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 14.79     | 15.10     | 13.71     | 14.82      | 11.96     | 13.85     | 18.74     | 20.51      | 0.00      |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 11.59     | 12.05     | 10.98     | 11.60      | 9.39      | 10.87     | 14.63     | 16.13      | 0.00      |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 29.44     | 29.18     | 28.99     | 29.98      | 29.02     | 29.77     | 30.90     | 32.65      | 0.00      |
| <b>RENTABILIDAD</b>   |           |           |           |            |           |           |           |            |           |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 1.10      | 0.23      | 0.43      | 0.68       | 0.90      | 0.48      | 0.31      | 0.13       | 0.00      |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 0.86      | 0.18      | 0.34      | 0.54       | 0.73      | 0.39      | 0.25      | 0.10       | 0.00      |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 11.61     | 2.58      | 4.88      | 7.76       | 10.42     | 5.79      | 3.66      | 1.50       | 0.00      |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 6.61      | 6.94      | 6.84      | 6.84       | 6.65      | 6.78      | 6.70      | 6.62       | 0.00      |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 4.72      | 4.93      | 4.87      | 4.91       | 4.87      | 5.11      | 5.10      | 5.10       | 0.00      |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.89      | 2.01      | 1.97      | 1.93       | 1.79      | 1.67      | 1.60      | 1.52       | 0.00      |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 75.84     | 91.44     | 92.34     | 88.21      | 86.93     | 82.71     | 85.07     | 84.18      | 0.00      |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 4.32      | 7.23      | 11.04     | 8.53       | 7.01      | 3.62      | 3.28      | 3.25       | 0.00      |
| <b>PRODUCTIVIDAD</b>  |           |           |           |            |           |           |           |            |           |
| NUMERO DE EMPLEADOS   | 360.00    | 363.00    | 366.00    | 358.00     | 350.00    | 357.00    | 334.00    | 334.00     | 0.00      |

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|--------------------------------|------------|------------|------------|------------|--------------|--------------|--------------|------------|-----------|
|                                | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre    | Marzo        | Junio        | Septiembre | Diciembre |
| NUMERO DE SUCURSALES           | 7.00       | 7.00       | 7.00       | 7.00       | 7.00         | 7.00         | 7.00         | 7.00       | 0.00      |
| PRESTAMOS / EMPLEADOS          | 2,705.55   | 2,730.10   | 2,745.10   | 2,889.64   | 2,985.71     | 2,959.42     | 3,186.51     | 3,109.85   | 0.00      |
| DEPOSITOS TOTALES / EMPLEADOS  | 3,055.96   | 3,150.72   | 3,175.92   | 3,288.31   | 3,397.10     | 3,398.39     | 3,708.75     | 3,705.11   | 0.00      |
| UTILIDAD NETA / EMPLEADOS      | 32.91      | 1.76       | 6.62       | 16.32      | 30.56        | 4.07         | 5.58         | 3.46       | 0.00      |
| TASA DE CRECIMIENTO (12 MESES) |            |            |            |            |              |              |              |            |           |
| ACTIVOS (%)                    | 4.85       | 6.53       | 5.15       | 10.97      | 7.87         | 7.84         | 9.33         | 4.59       | 0.00      |
| PRESTAMOS (%)                  | 6.06       | 6.80       | 6.05       | 9.94       | 7.29         | 6.61         | 5.93         | 0.41       | 0.00      |
| LOCALES (%)                    | 7.91       | 8.50       | 9.60       | 12.29      | 9.26         | 7.74         | 6.19         | 1.73       | 0.00      |
| EXTRANJEROS (%)                | (11.15)    | (11.19)    | (29.19)    | (16.56)    | (14.94)      | (7.95)       | 1.94         | (19.63)    | 0.00      |
| DEPOSITOS (%)                  | 6.19       | 8.24       | 7.53       | 11.70      | 8.08         | 6.08         | 6.57         | 5.12       | 0.00      |
| LOCALES (%)                    | 3.18       | 6.05       | 6.17       | 10.27      | 10.68        | 9.04         | 11.39        | 10.87      | 0.00      |
| EXTRANJEROS (%)                | 16.93      | 15.66      | 11.59      | 16.04      | (0.14)       | (3.14)       | (7.08)       | (11.47)    | 0.00      |
| PATRIMONIO (%)                 | (3.24)     | (2.15)     | (0.09)     | 3.33       | 4.60         | 4.50         | 5.11         | 2.33       | 0.00      |
| UTILIDAD NETA (%)              | 70.87      | (39.83)    | 63.94      | 197.78     | (9.73)       | 126.83       | (23.09)      | (80.19)    | 0.00      |
| CLASIFICACION PRESTAMOS        |            |            |            |            |              |              |              |            |           |
| NORMAL                         | 952,443.83 | 969,559.24 | 967,247.86 | 992,525.96 | 1,000,508.55 | 1,011,321.84 | 1,018,984.16 | 996,061.34 | 0.00      |
| MENCION ESPECIAL               | 18,391.59  | 16,355.77  | 28,822.04  | 25,793.57  | 26,687.05    | 27,631.43    | 28,520.05    | 24,433.26  | 0.00      |
| SUBNORMAL                      | 2,603.60   | 7,202.19   | 4,645.61   | 11,936.28  | 12,086.71    | 11,024.22    | 8,652.74     | 5,611.10   | 0.00      |
| DUDOSO                         | 2,039.74   | 4,037.52   | 9,800.26   | 7,715.72   | 5,718.60     | 6,869.34     | 8,101.08     | 13,001.58  | 0.00      |
| IRRECUPERABLE                  | 7,713.45   | 6,972.29   | 7,115.81   | 9,747.26   | 10,353.71    | 11,192.32    | 10,465.25    | 11,503.53  | 0.00      |
| TASA DE INTERES ACTIVA         |            |            |            |            |              |              |              |            |           |
| COMERCIO                       |            |            |            |            |              |              |              |            |           |
| AL POR MAYOR                   | 6.93       | 6.84       | 6.91       | 6.88       | 6.88         | 6.87         | 6.87         | 6.84       | 0.00      |
| AL POR MENOR                   | 7.32       | 7.31       | 7.29       | 7.28       | 7.18         | 7.20         | 7.17         | 7.24       | 0.00      |
| CONSUMO                        |            |            |            |            |              |              |              |            |           |
| VIVIENDA HIPOTECARIA           | 5.66       | 5.61       | 5.66       | 5.57       | 5.53         | 5.51         | 5.51         | 5.51       | 0.00      |
| PRESTAMO PERSONAL AUTO         | 6.95       | 6.90       | 6.85       | 6.80       | 6.77         | 6.73         | 6.72         | 6.68       | 0.00      |
| PRESTAMO PERSONAL              | 7.89       | 7.82       | 7.84       | 7.70       | 7.69         | 7.63         | 7.64         | 7.60       | 0.00      |
| TARJETA DE CREDITO             | 15.68      | 16.79      | 16.83      | 16.81      | 18.23        | 18.30        | 18.31        | 18.30      | 0.00      |

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|------------------------|-----------|-------|-------|------------|-----------|-------|-------|------------|-----------|
|                        | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| TASA DE INTERES PASIVA |           |       |       |            |           |       |       |            |           |
| PERSONA NATURAL        | 4.62      | 4.64  | 4.66  | 4.72       | 4.74      | 4.75  | 4.73  | 4.71       | 0.00      |
| PERSONA JURIDICA       | 4.42      | 4.45  | 4.52  | 4.56       | 4.56      | 4.57  | 4.54  | 4.51       | 0.00      |