

**BALANCE DE SITUACION**  
**Capital Bank, Inc.**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2010												
			2009 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	7,226.45	7.97%	90,726.60	88,930.36	83,240.46	88,466.43	84,919.87	78,851.75	68,117.84	61,010.01	77,224.86	95,016.97	79,372.60	68,001.37	97,953.05
Depositos Locales en Bancos	(11,024.64)	(19.16%)	57,528.67	61,653.19	50,746.82	52,240.98	51,276.33	50,325.60	44,189.02	38,468.29	32,591.83	49,018.85	45,542.02	30,013.48	46,504.04
A la Vista	(2,948.44)	(47.50%)	6,207.15	3,736.91	5,430.54	2,405.39	2,134.91	5,409.19	5,278.01	7,507.28	2,562.27	1,918.73	3,806.69	5,287.87	3,258.72
A Plazo	(8,076.20)	(15.74%)	51,321.52	57,916.28	45,316.28	49,835.59	49,141.41	44,916.41	38,911.01	30,961.01	30,029.57	47,100.12	41,735.32	24,725.61	43,245.32
Depositos Extranjeros en Bancos	18,522.22	64.67%	28,640.58	25,925.33	30,785.86	34,810.33	29,776.07	23,687.82	21,557.67	21,814.06	41,497.13	38,601.20	32,662.80	33,101.76	47,162.81
A la Vista	10,367.23	56.05%	18,495.58	15,780.33	22,795.85	28,875.32	23,867.05	17,778.80	18,648.65	18,905.04	21,197.13	18,301.20	12,362.80	14,801.76	28,862.81
A Plazo	8,155.00	80.38%	10,145.00	10,145.00	7,990.01	5,935.02	5,909.02	5,909.02	2,909.02	2,909.02	20,300.00	20,300.00	20,300.00	18,300.00	18,300.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	(271.14)	(5.95%)	4,557.34	1,351.84	1,707.79	1,415.12	3,867.47	4,838.32	2,371.15	727.65	3,135.89	7,396.92	1,167.78	4,886.13	4,286.21
<b>CARTERA CREDITICIA</b>	104,900.63	68.83%	152,398.32	155,082.82	166,773.50	164,870.00	171,324.78	176,961.99	190,712.10	209,476.64	218,630.93	226,679.72	242,318.44	257,121.38	257,298.94
Locales	105,540.63	68.40%	154,298.32	156,982.82	168,673.50	166,870.00	173,374.78	179,071.99	192,822.10	211,586.64	220,940.93	228,989.72	244,718.44	259,621.38	259,838.94
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	640.00	33.68%	1,900.00	1,900.00	1,900.00	2,000.00	2,050.00	2,110.00	2,110.00	2,110.00	2,310.00	2,310.00	2,400.00	2,500.00	2,540.00
Locales	640.00	33.68%	1,900.00	1,900.00	1,900.00	2,000.00	2,050.00	2,110.00	2,110.00	2,110.00	2,310.00	2,310.00	2,400.00	2,500.00	2,540.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	7,209.31	46.19%	15,607.06	17,831.43	19,675.96	20,229.08	24,294.08	24,720.15	26,373.23	22,269.04	16,572.98	15,506.00	24,860.34	24,832.55	22,816.37
Locales	7,932.25	73.25%	10,829.23	12,842.78	12,860.53	12,916.28	13,416.28	13,934.05	15,570.75	12,415.36	13,011.55	11,447.59	20,803.10	20,776.49	18,761.49
Extranjero	(722.94)	(15.13%)	4,777.83	4,988.65	6,815.43	7,312.80	10,877.80	10,786.10	10,802.48	9,853.68	3,561.42	4,058.41	4,057.24	4,056.06	4,054.89
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	778.43	9.67%	8,052.25	4,606.38	4,283.37	5,064.71	4,649.31	4,932.01	7,890.82	8,220.94	14,539.83	11,954.81	8,886.64	12,823.74	8,830.68
Locales	769.07	9.58%	8,026.30	4,578.38	4,229.28	4,997.95	4,536.60	4,802.95	7,733.71	8,043.77	14,458.71	11,861.72	8,825.43	12,767.49	8,795.37
Extranjero	9.36	36.09%	25.95	28.01	54.09	66.76	112.71	129.05	157.11	177.16	81.13	93.09	61.21	56.25	35.31
<b>TOTAL DE ACTIVOS</b>	120,114.82	45.02%	266,784.23	266,450.99	273,973.29	278,630.23	285,188.04	285,465.89	293,094.00	300,976.62	326,968.60	349,157.50	355,438.02	362,779.04	386,899.05
<b>DEPOSITOS</b>	102,283.83	42.54%	240,465.57	237,554.84	246,746.08	252,178.43	255,478.54	256,666.31	264,883.87	270,763.49	297,172.29	318,168.64	305,884.35	315,323.93	342,749.40
Locales	66,263.54	33.39%	198,456.39	196,209.65	202,701.83	208,938.61	216,752.39	213,321.44	213,009.91	221,413.53	229,778.97	253,017.45	244,302.13	245,289.30	264,719.93

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	VARIACION ABSOLUTA	%	2010												
			2009	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	57,249.09	29.30%	195,420.84	193,162.72	199,654.90	205,883.81	213,697.59	210,266.63	209,943.39	218,293.18	226,728.97	249,967.45	241,252.13	239,239.30	252,669.93
A la Vista	11,985.95	62.08%	19,308.13	20,545.63	25,206.22	23,357.11	29,040.73	24,093.44	26,413.70	23,833.34	22,254.82	29,987.45	29,504.22	25,368.71	31,294.08
A Plazo	39,553.75	24.89%	158,929.51	157,566.77	158,780.75	164,087.38	165,008.95	161,506.26	167,282.63	176,578.73	181,907.27	192,772.94	190,354.55	194,903.17	198,483.26
De Ahorros	5,709.39	33.23%	17,183.20	15,050.31	15,667.93	18,439.32	19,647.91	24,666.93	16,247.06	17,881.11	22,566.87	27,207.06	21,393.36	18,967.42	22,892.59
De Bancos	9,014.45	296.96%	3,035.55	3,046.93	3,046.93	3,054.81	3,054.81	3,054.81	3,066.52	3,120.35	3,050.00	3,050.00	3,050.00	6,050.00	12,050.00
A la Vista	50.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	50.00	50.00	50.00	50.00	50.00
A Plazo	8,964.45	295.32%	3,035.55	3,046.93	3,046.93	3,054.81	3,054.81	3,054.81	3,066.52	3,070.35	3,000.00	3,000.00	3,000.00	6,000.00	12,000.00
Extranjero	36,020.28	85.74%	42,009.19	41,345.19	44,044.25	43,239.82	38,726.15	43,344.87	51,873.96	49,349.96	67,393.32	65,151.19	61,582.22	70,034.63	78,029.47
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	11,003.38	26.19%	42,009.19	41,345.19	44,044.25	43,239.82	38,726.15	43,344.87	51,244.87	48,720.88	50,540.22	52,143.66	50,889.51	55,493.32	53,012.56
A la Vista	10,275.83	175.27%	5,862.90	8,800.57	11,844.30	9,833.54	7,189.09	8,766.05	12,372.54	9,403.75	10,662.59	11,740.15	11,266.47	13,935.40	16,138.73
A Plazo	3,821.53	20.10%	19,007.97	21,043.68	21,478.96	22,802.45	21,295.26	23,073.81	26,894.31	27,330.51	28,204.22	28,265.68	27,321.56	27,368.17	22,829.50
De Ahorros	(3,093.98)	(18.05%)	17,138.31	11,500.94	10,721.00	10,603.82	10,241.80	11,505.01	11,978.02	11,986.62	11,673.41	12,137.83	12,301.49	14,189.74	14,044.34
De Bancos	25,016.90	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	629.09	629.08	16,853.10	13,007.53	10,692.71	14,541.32	25,016.90
A la Vista	15,016.90	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	629.09	629.08	353.02	3,007.53	692.71	4,541.32	15,016.90
A Plazo	10,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,500.09	10,000.00	10,000.00	10,000.00	10,000.00
<b>OBLIGACIONES</b>	<b>12,654.81</b>	<b>658.79%</b>	<b>1,920.92</b>	<b>1,875.94</b>	<b>1,911.48</b>	<b>1,855.64</b>	<b>1,804.77</b>	<b>1,739.13</b>	<b>1,729.70</b>	<b>1,785.93</b>	<b>1,743.59</b>	<b>440.00</b>	<b>10,440.00</b>	<b>14,575.73</b>	<b>14,575.73</b>
Locales	12,654.81	658.79%	1,920.92	1,875.94	1,911.48	1,855.64	1,804.77	1,739.13	1,729.70	1,785.93	1,743.59	440.00	10,440.00	14,575.73	14,575.73
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS PASIVOS</b>	<b>2,266.18</b>	<b>36.36%</b>	<b>6,232.67</b>	<b>8,877.24</b>	<b>7,204.29</b>	<b>6,409.41</b>	<b>9,630.16</b>	<b>8,624.17</b>	<b>5,764.96</b>	<b>7,801.45</b>	<b>7,306.88</b>	<b>9,660.41</b>	<b>18,253.59</b>	<b>12,112.02</b>	<b>8,498.85</b>
Locales	2,032.85	34.44%	5,901.74	8,599.45	6,899.01	5,685.62	9,245.47	8,354.42	5,474.38	7,527.46	6,990.15	9,273.78	17,815.13	11,607.72	7,934.60
Extranjero	233.33	70.51%	330.93	277.80	305.28	723.79	384.69	269.74	290.58	273.99	316.73	386.63	438.45	504.30	564.26
<b>PATRIMONIO</b>	<b>2,910.00</b>	<b>16.02%</b>	<b>18,165.07</b>	<b>18,142.97</b>	<b>18,111.45</b>	<b>18,186.75</b>	<b>18,274.56</b>	<b>18,436.28</b>	<b>20,715.47</b>	<b>20,625.75</b>	<b>20,745.83</b>	<b>20,888.44</b>	<b>20,860.08</b>	<b>20,767.37</b>	<b>21,075.07</b>
Capital	1,947.77	10.00%	19,470.28	19,470.28	19,470.28	19,470.28	19,470.28	19,470.28	21,418.05	21,418.05	21,418.05	21,418.05	21,418.05	21,418.05	21,418.05
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	619.13	(35.42%)	(1,748.18)	(1,095.16)	(1,095.16)	(1,129.05)	(1,129.05)	(1,129.05)	(1,129.05)	(1,129.05)	(1,129.05)	(1,129.05)	(1,129.05)	(1,129.05)	(1,129.05)
Utilidad de Periodo	50.33	7.71%	653.02	75.70	111.87	165.49	253.31	385.83	604.68	687.64	424.65	599.33	570.97	503.39	703.36

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	VARIACION ABSOLUTA	%	2009	2010											
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Ganancia o Perdida en Valores Disponible para la Venta	292.77	(139.38%)	(210.05)	(307.85)	(375.55)	(319.97)	(319.97)	(290.79)	(178.21)	(350.89)	32.19	0.12	0.12	(25.02)	82.72
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>120,114.82</b>	<b>45.02%</b>	<b>266,784.23</b>	<b>266,450.99</b>	<b>273,973.29</b>	<b>278,630.23</b>	<b>285,188.04</b>	<b>285,465.89</b>	<b>293,094.00</b>	<b>300,976.62</b>	<b>326,968.60</b>	<b>349,157.50</b>	<b>355,438.02</b>	<b>362,779.04</b>	<b>386,899.05</b>