

**BALANCE DE SITUACION**  
Capital Bank, Inc.  
**DE DICIEMBRE 2010 A DICIEMBRE 2011**  
( En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			2010 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	36,262.18	37.02%	97,953.05	104,198.21	120,106.03	105,481.95	102,971.37	108,405.40	98,884.24	91,160.90	72,769.06	70,319.17	74,949.18	87,684.98	134,215.23
Depositos Locales en Bancos	34,415.97	74.01%	46,504.04	58,473.59	58,640.55	43,087.51	51,833.37	51,379.50	46,716.27	48,951.06	34,535.63	32,379.90	37,960.13	58,379.16	80,920.01
A la Vista	5,661.29	173.73%	3,258.72	3,468.06	5,804.46	2,405.80	6,852.56	3,845.53	2,672.30	5,752.08	3,496.66	3,140.92	3,760.13	3,579.00	8,920.01
A Plazo	28,754.68	66.49%	43,245.32	55,005.53	52,836.09	40,681.71	44,980.81	47,533.97	44,043.97	43,198.97	31,038.97	29,238.97	34,200.00	54,800.16	72,000.00
Depositos Extranjeros en Bancos	4,558.73	9.67%	47,162.81	42,793.81	58,684.79	58,082.70	49,825.78	50,544.67	49,050.68	40,684.49	33,887.94	34,815.45	31,781.14	25,142.08	51,721.54
A la Vista	(24,124.99)	(83.59%)	28,862.81	24,493.81	40,384.79	39,782.70	2,175.78	2,054.67	1,425.83	1,597.84	1,197.94	1,178.41	793.95	909.13	4,737.81
A Plazo	28,683.72	156.74%	18,300.00	18,300.00	18,300.00	18,300.00	47,650.00	48,490.00	47,624.85	39,086.66	32,690.00	33,637.04	30,987.19	24,232.95	46,983.72
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	(2,712.53)	(63.29%)	4,286.21	2,930.81	2,780.69	4,311.74	1,312.22	6,481.23	3,117.29	1,525.35	4,345.49	3,123.82	5,207.91	4,163.73	1,573.68
<b>CARTERA CREDITICIA</b>	115,072.74	44.72%	257,298.94	259,447.70	260,949.23	280,663.88	287,097.02	288,564.78	305,805.03	329,076.61	362,849.69	372,215.87	375,190.42	384,935.00	372,371.68
Locales	102,817.74	39.57%	259,838.94	262,187.70	263,759.23	283,655.88	290,089.02	291,725.78	309,177.03	332,626.61	365,439.38	364,029.87	365,800.41	375,319.99	362,656.68
Extranjero	13,645.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,060.31	11,936.00	13,220.01	13,445.01	13,645.00
Menos Provisiones	1,390.00	54.72%	2,540.00	2,740.00	2,810.00	2,992.00	2,992.00	3,161.00	3,372.00	3,550.00	3,650.00	3,750.00	3,830.00	3,830.00	3,930.00
Locales	1,390.00	54.72%	2,540.00	2,740.00	2,810.00	2,992.00	2,992.00	3,161.00	3,372.00	3,550.00	3,650.00	3,750.00	3,830.00	3,830.00	3,930.00
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>	(434.79)	(1.91%)	22,816.37	22,878.67	22,307.89	23,353.95	24,051.28	26,632.90	25,980.10	26,495.10	20,873.10	22,607.60	23,791.60	21,728.48	22,381.58
Locales	(928.91)	(4.95%)	18,761.49	18,824.95	18,255.35	19,302.59	20,001.09	22,583.89	21,931.09	21,946.09	16,324.09	18,058.59	19,242.59	17,179.47	17,832.57
Extranjero	494.12	12.19%	4,054.89	4,053.71	4,052.54	4,051.36	4,050.19	4,049.01	4,049.01	4,549.01	4,549.01	4,549.01	4,549.01	4,549.01	4,549.01
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>	18,653.23	211.23%	8,830.68	9,965.47	9,430.50	10,006.35	10,577.77	10,223.77	17,594.99	16,997.26	17,977.03	26,237.84	28,281.30	27,620.74	27,483.91
Locales	18,482.64	210.14%	8,795.37	9,918.37	9,369.90	9,969.88	10,523.84	10,159.16	17,554.13	16,942.40	17,915.58	25,981.12	28,143.92	27,496.81	27,278.01
Extranjero	170.59	483.11%	35.31	47.10	60.61	36.47	53.93	64.61	40.86	54.86	61.46	256.71	137.39	123.93	205.91
<b>TOTAL DE ACTIVOS</b>	169,553.36	43.82%	386,899.05	396,490.05	412,793.65	419,506.13	424,697.44	433,826.85	448,264.36	463,729.87	474,468.89	491,380.47	502,212.51	521,969.19	556,452.40
<b>DEPOSITOS</b>	119,848.43	34.97%	342,749.40	350,487.25	365,523.76	374,397.75	377,832.78	380,652.31	396,205.92	406,219.21	409,415.36	425,782.85	435,683.55	450,382.32	462,597.83
Locales	74,187.00	28.02%	264,719.93	263,226.19	265,178.76	272,184.52	276,527.14	280,928.15	296,834.58	303,880.64	302,018.34	325,950.20	331,402.86	342,531.58	338,906.93

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			2010 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	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	77,417.19	30.64%	252,669.93	259,676.21	264,628.79	271,635.17	275,977.80	280,378.81	287,229.66	297,871.15	292,258.07	314,149.82	320,678.99	331,315.67	330,087.12
A la Vista	13,852.19	44.26%	31,294.08	29,531.99	31,738.51	30,665.07	33,831.34	35,389.40	43,046.29	38,745.53	30,898.61	27,942.38	27,573.61	33,183.87	45,146.27
A Plazo	55,182.38	27.80%	198,483.26	208,041.12	212,540.02	215,102.83	215,630.65	214,744.89	217,653.33	230,003.34	237,232.59	258,723.88	265,529.50	272,254.92	253,665.63
De Ahorros	8,382.63	36.62%	22,892.59	22,103.10	20,350.26	25,867.28	26,515.81	30,244.51	26,530.04	29,122.28	24,126.86	27,483.56	27,575.88	25,876.88	31,275.22
De Bancos	(3,230.19)	(26.81%)	12,050.00	3,549.97	549.97	549.35	549.35	549.35	9,604.92	6,009.49	9,760.27	11,800.38	10,723.87	11,215.91	8,819.81
A la Vista	1,268.83	2,537.67%	50.00	549.97	549.97	549.35	549.35	549.35	549.32	953.52	1,203.77	1,243.07	1,165.58	1,656.42	1,318.83
A Plazo	(4,499.02)	(37.49%)	12,000.00	3,000.00	0.00	0.00	0.00	0.00	9,055.60	5,055.97	8,556.50	10,557.31	9,558.29	9,559.49	7,500.98
Extranjero	45,661.43	58.52%	78,029.47	87,261.07	100,345.00	102,213.23	101,305.64	99,724.16	99,371.34	102,338.57	107,397.02	99,832.65	104,280.69	107,850.74	123,690.89
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	30,724.18	57.96%	53,012.56	56,662.81	72,365.13	73,330.76	72,655.95	76,502.82	77,601.97	80,413.18	80,103.74	71,513.04	71,891.80	74,224.80	83,736.74
A la Vista	17,786.55	110.21%	16,138.73	16,085.40	25,661.92	20,529.66	20,682.52	24,798.41	20,331.27	25,246.94	27,503.87	22,429.50	20,521.85	23,432.67	33,925.28
A Plazo	12,003.99	52.58%	22,829.50	25,199.80	29,982.33	33,442.26	33,501.94	31,336.23	35,350.02	34,097.35	35,861.82	35,769.22	35,804.69	34,891.09	34,833.49
De Ahorros	933.64	6.65%	14,044.34	15,377.62	16,720.88	19,358.84	18,471.49	20,368.18	21,920.68	21,068.90	16,738.05	13,314.32	15,565.26	15,901.04	14,977.97
De Bancos	14,937.25	59.71%	25,016.90	30,598.26	27,979.86	28,882.47	28,649.69	23,221.34	21,769.37	21,925.39	27,293.28	28,319.61	32,388.89	33,625.93	39,954.15
A la Vista	9,937.25	66.17%	15,016.90	20,598.26	17,979.86	18,882.47	13,649.69	8,221.34	6,769.37	6,925.39	12,293.28	13,319.61	17,388.89	18,625.93	24,954.15
A Plazo	5,000.00	50.00%	10,000.00	10,000.00	10,000.00	10,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
<b>OBLIGACIONES</b>	<b>23,622.47</b>	<b>162.07%</b>	<b>14,575.73</b>	<b>14,440.00</b>	<b>14,440.00</b>	<b>14,440.00</b>	<b>14,476.70</b>	<b>14,670.92</b>	<b>17,767.48</b>	<b>22,758.90</b>	<b>28,875.19</b>	<b>28,826.30</b>	<b>28,959.24</b>	<b>29,085.17</b>	<b>38,198.20</b>
Locales	23,622.47	162.07%	14,575.73	14,440.00	14,440.00	14,440.00	14,476.70	14,670.92	17,327.48	22,758.90	27,535.19	27,486.30	27,619.24	27,745.17	38,198.20
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	440.00	0.00	1,340.00	1,340.00	1,340.00	1,340.00	0.00
<b>OTROS PASIVOS</b>	<b>19,767.02</b>	<b>232.58%</b>	<b>8,498.85</b>	<b>10,287.62</b>	<b>11,471.64</b>	<b>9,263.13</b>	<b>10,774.08</b>	<b>16,801.34</b>	<b>12,379.60</b>	<b>12,680.45</b>	<b>13,679.17</b>	<b>14,033.52</b>	<b>14,750.80</b>	<b>19,430.72</b>	<b>28,265.87</b>
Locales	18,831.18	237.33%	7,934.60	9,691.84	10,854.90	8,558.97	9,959.07	15,991.71	11,443.40	11,684.41	12,606.57	12,838.39	13,455.84	18,022.29	26,765.78
Extranjero	935.84	165.85%	564.26	595.78	616.74	704.16	815.01	809.63	936.19	996.04	1,072.61	1,195.13	1,294.96	1,408.43	1,500.10
<b>PATRIMONIO</b>	<b>6,315.44</b>	<b>29.97%</b>	<b>21,075.07</b>	<b>21,275.18</b>	<b>21,358.26</b>	<b>21,405.25</b>	<b>21,613.88</b>	<b>21,702.28</b>	<b>21,911.37</b>	<b>22,071.31</b>	<b>22,499.17</b>	<b>22,737.79</b>	<b>22,818.92</b>	<b>23,070.97</b>	<b>27,390.50</b>
Capital	4,749.60	22.18%	21,418.05	21,418.05	21,418.05	21,418.05	21,418.05	21,418.05	21,418.05	21,418.05	21,418.05	21,418.05	21,418.05	21,418.05	26,167.65
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	673.55	(59.66%)	(1,129.05)	(349.62)	(349.62)	(455.50)	(455.50)	(455.50)	(455.50)	(455.50)	(455.50)	(455.50)	(455.50)	(455.50)	(455.50)
Utilidad de Periodo	551.11	78.35%	703.36	117.77	189.23	309.53	516.88	599.48	777.70	913.97	1,378.79	1,615.65	1,868.93	2,056.50	1,254.47

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Ganancia o Perdida en Valores Disponible para la Venta	341.17	412.45%	82.72	88.98	100.60	133.17	134.45	140.24	171.12	194.79	157.83	159.59	(12.56)	51.92	423.89
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>169,553.36</b>	<b>43.82%</b>	<b>386,899.05</b>	<b>396,490.05</b>	<b>412,793.65</b>	<b>419,506.13</b>	<b>424,697.44</b>	<b>433,826.85</b>	<b>448,264.36</b>	<b>463,729.87</b>	<b>474,468.89</b>	<b>491,380.47</b>	<b>502,212.51</b>	<b>521,969.19</b>	<b>556,452.40</b>