

BALANCE DE SITUACION
Capital Bank, Inc.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	1,074.11	0.80%	134,215.23	148,702.56	113,082.19	105,447.52	98,509.65	119,585.60	128,025.93	125,419.54	122,943.43	105,400.64	112,137.24	98,017.40	135,289.34
Depositos Locales en Bancos	(12,579.37)	(15.55%)	80,920.01	89,656.47	75,177.22	62,840.73	55,102.40	74,223.27	86,884.34	73,248.40	79,768.03	56,256.61	63,480.62	46,599.25	68,340.64
A la Vista	(1,155.46)	(12.95%)	8,920.01	3,656.47	4,177.22	3,440.73	7,002.40	6,623.27	10,684.34	5,168.40	5,178.03	8,226.61	5,655.62	5,481.25	7,764.55
A Plazo	(11,423.91)	(15.87%)	72,000.00	86,000.00	71,000.00	59,400.00	48,100.00	67,600.00	76,200.00	68,080.00	74,590.00	48,030.00	57,825.00	41,118.00	60,576.09
Depositos Extranjeros en Bancos	9,478.55	18.33%	51,721.54	56,118.62	33,175.48	37,244.73	41,219.34	42,693.10	38,351.89	43,976.15	38,407.73	45,310.42	42,704.24	44,987.82	61,200.09
A la Vista	2,375.27	50.13%	4,737.81	11,606.60	2,474.96	3,984.62	3,553.73	6,294.02	3,767.68	2,686.33	3,886.39	4,234.03	4,593.25	11,656.60	7,113.09
A Plazo	7,103.28	15.12%	46,983.72	44,512.03	30,700.53	33,260.12	37,665.61	36,399.08	34,584.21	41,289.82	34,521.34	41,076.39	38,110.99	33,331.22	54,087.00
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	4,174.93	265.30%	1,573.68	2,927.46	4,729.49	5,362.05	2,187.91	2,669.22	2,789.70	8,194.99	4,767.68	3,833.61	5,952.37	6,430.33	5,748.61
CARTERA CREDITICIA	195,537.18	52.51%	372,371.68	364,548.36	386,065.34	400,541.03	414,106.10	427,229.39	434,713.70	454,593.35	486,828.08	524,477.10	545,846.44	568,034.62	567,908.86
Locales	183,263.89	50.53%	362,656.68	356,283.36	377,989.99	392,435.68	408,706.10	422,519.39	430,103.70	450,113.35	482,673.08	520,782.10	542,651.44	560,339.62	545,920.57
Extranjero	14,773.29	108.27%	13,645.00	12,295.00	12,105.35	12,135.35	9,530.00	8,840.00	8,840.00	8,810.00	8,710.00	8,710.00	8,710.00	13,710.00	28,418.29
Menos Provisiones	2,500.00	63.61%	3,930.00	4,030.00	4,030.00	4,030.00	4,130.00	4,130.00	4,230.00	4,330.00	4,555.00	5,015.00	5,515.00	6,015.00	6,430.00
Locales	2,500.00	63.61%	3,930.00	4,030.00	4,030.00	4,030.00	4,130.00	4,130.00	4,230.00	4,330.00	4,555.00	5,015.00	5,515.00	6,015.00	6,430.00
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
INVERSIONES EN VALORES	(1,271.12)	(5.68%)	22,381.58	24,420.34	27,995.76	31,939.55	32,433.70	31,925.44	30,978.06	35,255.69	35,259.49	33,572.19	25,113.60	21,303.48	21,110.47
Locales	1,920.38	10.77%	17,832.57	19,871.32	23,446.75	27,390.54	27,884.69	27,376.42	26,429.05	27,583.80	27,577.07	25,883.75	20,208.93	19,947.08	19,752.95
Extranjero	(3,191.50)	(70.16%)	4,549.01	4,549.01	4,549.01	4,549.01	4,549.01	4,549.01	4,549.01	7,671.90	7,682.42	7,688.44	4,904.67	1,356.40	1,357.51
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 ACTIVOS	15,501.62	56.40%	27,483.91	31,434.69	27,619.47	29,049.43	29,883.59	30,219.20	32,236.94	35,962.71	35,270.84	34,458.09	25,882.73	33,758.67	42,985.54
Locales	15,341.62	56.24%	27,278.01	31,306.84	27,432.99	28,816.68	29,721.32	30,074.20	32,065.61	35,795.15	35,060.98	34,192.05	25,685.63	33,631.96	42,619.63
Extranjero	160.00	77.71%	205.91	127.85	186.49	232.75	162.26	145.00	171.33	167.56	209.86	266.04	197.09	126.72	365.91
TOTAL DE ACTIVOS	210,841.80	37.89%	556,452.40	569,105.95	554,762.77	566,977.53	574,933.04	608,959.62	625,954.62	651,231.29	680,301.85	697,908.02	708,980.01	721,114.17	767,294.20
DEPOSITOS	179,737.71	38.85%	462,597.83	479,671.59	467,631.85	478,784.55	489,830.81	516,047.30	531,085.44	555,270.58	584,604.50	598,353.14	607,702.29	611,201.99	642,335.54
Locales	178,814.10	52.76%	338,906.93	348,270.93	342,454.31	339,100.18	354,505.37	371,128.77	380,327.92	391,416.81	457,092.52	470,276.17	488,161.41	490,721.24	517,721.03

BALANCE DE SITUACION
Capital Bank, Inc.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011 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	148,748.86	45.06%	330,087.12	342,000.94	338,417.98	334,938.74	339,092.28	358,565.44	366,801.59	381,817.32	437,736.31	449,104.59	458,457.14	469,712.42	478,835.97
A la Vista	47,070.04	104.26%	45,146.27	49,830.78	44,437.33	42,766.61	43,375.05	46,772.23	41,419.98	42,098.43	72,692.47	85,283.48	87,038.73	91,690.00	92,216.30
A Plazo	87,624.93	34.54%	253,665.63	255,573.77	257,680.84	255,919.72	264,401.41	282,436.23	302,385.17	314,568.12	324,577.58	325,547.85	330,703.22	337,438.83	341,290.57
De Ahorros	14,053.89	44.94%	31,275.22	36,596.39	36,299.80	36,252.41	31,315.82	29,356.97	22,996.45	25,150.77	40,466.26	38,273.27	40,715.19	40,583.59	45,329.11
De Bancos	30,065.24	340.88%	8,819.81	6,269.99	4,036.33	4,161.44	15,413.09	12,563.33	13,526.33	9,599.48	19,356.21	21,171.57	29,704.27	21,008.82	38,885.05
A la Vista	2,062.60	156.40%	1,318.83	3,269.28	1,036.33	1,161.27	1,412.81	1,062.98	1,525.66	2,598.60	2,354.59	668.90	3,200.76	3,506.57	3,381.43
A Plazo	28,002.64	373.32%	7,500.98	3,000.71	3,000.00	3,000.17	14,000.28	11,500.35	12,000.67	7,000.89	17,001.62	20,502.68	26,503.51	17,502.25	35,503.62
Extranjero	923.62	0.75%	123,690.89	131,400.66	125,177.54	139,684.37	135,325.44	144,918.53	150,757.52	163,853.77	127,511.97	128,076.98	119,540.88	120,480.74	124,614.51
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	(4,108.61)	(4.91%)	83,736.74	91,375.87	83,449.93	95,949.68	89,657.45	100,152.55	99,985.66	111,849.04	75,532.93	79,705.66	82,832.93	82,548.43	79,628.13
A la Vista	(1,976.47)	(5.83%)	33,925.28	40,347.75	25,561.35	33,726.51	34,689.52	45,751.73	46,795.86	50,093.64	25,464.24	30,200.17	36,659.95	36,072.82	31,948.82
A Plazo	8,849.50	25.41%	34,833.49	34,291.77	32,048.54	29,389.86	30,996.14	33,861.61	34,406.36	36,424.02	41,037.91	40,894.13	40,009.66	40,991.88	43,682.99
De Ahorros	(10,981.65)	(73.32%)	14,977.97	16,736.36	25,840.04	32,833.31	23,971.78	20,539.22	18,783.44	25,331.38	9,030.78	8,611.36	6,163.31	5,483.74	3,996.32
De Bancos	5,032.23	12.60%	39,954.15	40,024.79	41,727.61	43,734.69	45,667.99	44,765.98	50,771.86	52,004.73	51,979.04	48,371.31	36,707.95	37,932.32	44,986.38
A la Vista	5,032.23	20.17%	24,954.15	25,024.79	26,727.61	28,734.69	30,667.99	29,765.98	35,771.86	37,004.73	36,979.04	33,371.31	21,707.95	22,932.32	29,986.38
A Plazo	0.00	0.00%	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	15,000.00	15,000.00	15,000.00	15,000.00
OBLIGACIONES	25,283.08	66.19%	38,198.20	38,415.26	38,410.19	39,306.99	41,286.99	46,320.29	47,600.29	45,896.07	46,559.41	49,310.10	51,059.83	50,802.22	63,481.28
Locales	23,444.71	61.38%	38,198.20	10,415.26	10,410.19	11,306.99	13,286.99	18,320.29	19,600.29	17,896.07	18,559.41	21,310.10	23,059.83	22,802.22	61,642.91
Extranjero	1,838.37	0.00%	0.00	28,000.00	28,000.00	28,000.00	28,000.00	28,000.00	28,000.00	28,000.00	28,000.00	28,000.00	28,000.00	28,000.00	1,838.37
OTROS PASIVOS	(4,727.88)	(16.73%)	28,265.87	23,427.99	20,796.63	20,613.70	15,408.13	17,906.10	18,409.02	21,042.13	19,933.28	21,002.67	21,158.71	29,691.59	23,537.99
Locales	(5,647.38)	(21.10%)	26,765.78	21,966.40	19,304.51	19,177.13	13,665.37	15,840.16	16,658.17	19,198.67	18,042.67	18,969.96	18,990.25	27,400.39	21,118.40
Extranjero	919.50	61.30%	1,500.10	1,461.59	1,492.12	1,436.58	1,742.76	2,065.93	1,750.85	1,843.46	1,890.61	2,032.71	2,168.45	2,291.20	2,419.59
PATRIMONIO	10,548.88	38.51%	27,390.50	27,591.11	27,924.10	28,272.29	28,407.12	28,685.94	28,859.88	29,022.51	29,204.65	29,242.11	29,059.18	29,418.37	37,939.39
Capital	6,462.98	24.70%	26,167.65	26,167.65	26,297.65	26,297.65	26,297.65	26,297.65	26,297.65	26,297.65	26,297.65	26,297.65	26,297.65	26,297.65	32,630.63
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	1,253.40	(275.17%)	(455.50)	797.90	797.90	797.90	797.90	797.90	797.90	797.90	797.90	797.90	797.90	797.90	797.90
Utilidad de Periodo	2,834.67	225.97%	1,254.47	154.98	323.67	665.63	791.20	1,057.28	1,264.39	1,443.22	1,576.14	1,619.57	1,481.36	1,840.40	4,089.13

BALANCE DE SITUACION
Capital Bank, Inc.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	(2.16)	(0.51%)	423.89	470.58	504.88	511.12	520.36	533.11	499.94	483.75	532.97	526.99	482.27	482.43	421.72
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
PASIVO Y PATRIMONIO	210,841.80	37.89%	556,452.40	569,105.95	554,762.77	566,977.53	574,933.04	608,959.62	625,954.62	651,231.29	680,301.85	697,908.02	708,980.01	721,114.17	767,294.20