

**CAPITAL BANK, INC.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2014 A DICIEMBRE 2015**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(55,172.20)	(20.57%)	268,234.67	250,094.16	220,848.53	230,422.76	228,795.77	201,313.25	185,769.58	167,577.53	171,965.20	177,114.05	160,328.62	178,735.82	213,062.47
Depositos Locales en Bancos	(23,797.77)	(16.80%)	141,694.79	150,367.19	143,013.55	132,223.84	134,484.42	122,528.65	114,659.47	90,899.23	98,508.49	92,271.11	79,370.55	63,840.19	117,897.02
A la Vista	(1,632.77)	(17.32%)	9,429.79	11,682.19	8,598.55	9,638.84	9,769.42	15,753.65	12,554.47	10,399.23	12,893.49	12,481.11	13,165.55	7,490.19	7,797.02
A Plazo	(22,165.00)	(16.76%)	132,265.00	138,685.00	134,415.00	122,585.00	124,715.00	106,775.00	102,105.00	80,500.00	85,615.00	79,790.00	66,205.00	56,350.00	110,100.00
Depositos Extranjeros en Bancos	(29,469.44)	(26.59%)	110,832.76	87,922.73	62,464.88	84,703.96	83,333.08	70,779.31	57,532.24	61,178.43	63,264.75	75,257.62	71,478.22	98,086.21	81,363.32
A la Vista	(7,532.20)	(14.77%)	51,005.43	32,536.40	22,438.62	35,757.87	26,259.76	33,900.86	30,632.24	29,278.43	27,364.75	39,357.62	31,578.22	59,186.15	43,473.23
A Plazo	(21,937.24)	(36.67%)	59,827.34	55,386.34	40,026.26	48,946.09	57,073.31	36,878.46	26,900.00	31,900.00	35,900.00	35,900.00	39,900.00	38,900.06	37,890.09
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	(1,904.99)	(12.13%)	15,707.11	11,804.24	15,370.10	13,494.96	10,978.28	8,005.28	13,577.87	15,499.88	10,191.96	9,585.32	9,479.84	16,809.42	13,802.12
<b>CARTERA CREDITICIA</b>	194,929.69	23.38%	833,890.44	853,502.67	876,837.36	879,888.90	888,919.45	924,041.49	943,779.67	973,635.12	981,136.21	994,992.63	1,025,808.18	1,032,362.04	1,028,820.13
Locales	172,339.45	23.25%	741,275.01	756,658.48	781,693.83	789,066.29	798,201.94	825,906.11	841,013.59	875,870.87	876,921.05	883,262.34	910,310.50	915,491.07	913,614.45
Extranjero	24,274.35	25.15%	96,527.94	100,952.84	99,353.98	95,854.73	96,284.66	104,083.40	109,016.73	104,464.89	111,365.80	119,220.35	123,437.74	124,811.03	120,802.29
Menos Provisiones	1,684.11	43.04%	3,912.51	4,108.65	4,210.45	5,032.12	5,567.15	5,948.02	6,250.65	6,700.65	7,150.65	7,490.06	7,940.06	7,940.06	5,596.62
Locales	1,684.11	43.04%	3,912.51	4,108.65	4,210.45	5,032.12	5,567.15	5,948.02	6,250.65	6,700.65	7,150.65	7,490.06	7,940.06	7,940.06	5,596.62
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>	(6,564.21)	(10.10%)	65,020.91	66,461.59	64,129.78	67,385.66	63,243.39	68,021.45	73,604.67	77,863.52	67,735.18	69,537.01	62,268.66	59,651.85	58,456.71
Locales	(6,028.28)	(9.80%)	61,509.20	62,936.88	60,591.40	63,864.25	59,704.18	64,465.10	70,082.79	74,827.95	64,735.11	66,574.02	59,280.68	56,661.65	55,480.92
Extranjero	(535.92)	(15.26%)	3,511.72	3,524.70	3,538.38	3,521.42	3,539.21	3,556.35	3,521.88	3,035.57	3,000.07	2,962.99	2,987.98	2,990.20	2,975.79
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>	31,262.31	51.67%	60,500.41	62,525.51	60,660.15	69,265.02	70,926.31	75,045.78	80,240.92	76,180.89	77,991.70	92,330.79	82,657.81	83,328.22	91,762.72
Locales	31,229.11	52.21%	59,811.54	61,860.30	60,056.64	68,734.76	70,410.41	74,500.23	79,699.92	75,625.40	77,231.41	91,723.59	81,983.08	82,533.63	91,040.65
Extranjero	33.20	4.82%	688.87	665.21	603.51	530.26	515.90	545.55	541.00	555.49	760.29	607.20	674.74	794.60	722.07
<b>TOTAL DE ACTIVOS</b>	164,455.60	13.40%	1,227,646.42	1,232,583.94	1,222,475.82	1,246,962.35	1,251,884.93	1,268,421.97	1,283,394.84	1,295,257.05	1,298,828.29	1,333,974.48	1,331,063.27	1,354,077.93	1,392,102.02
<b>DEPOSITOS</b>	84,555.97	8.47%	998,431.76	997,538.28	994,512.68	1,024,581.75	1,027,258.73	1,036,850.03	1,039,224.13	1,046,029.55	1,041,950.35	1,063,063.23	1,032,670.59	1,052,692.46	1,082,987.73
Locales	82,857.69	10.36%	800,027.92	788,952.90	785,562.71	804,119.05	809,618.58	818,471.50	827,356.68	836,160.24	827,107.95	850,082.12	846,116.08	857,561.33	882,885.61

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	VARIACION ABSOLUTA	%	2015												
			2014 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	47,044.60	6.14%	766,610.24	759,595.20	757,484.55	769,603.21	775,327.91	776,312.22	788,252.42	794,349.40	788,477.57	813,157.29	788,043.61	809,552.62	813,654.84
A la Vista	(15,043.65)	(9.27%)	162,235.68	151,287.00	138,769.65	148,082.78	165,642.02	165,244.69	171,051.78	172,525.72	166,012.49	151,180.92	148,677.10	160,502.65	147,192.03
A Plazo	52,429.50	10.14%	517,045.95	512,382.05	520,750.83	521,396.65	513,671.09	512,479.93	524,782.45	530,072.42	530,646.79	564,035.09	549,749.06	559,743.29	569,475.45
De Ahorros	9,658.75	11.06%	87,328.61	95,926.16	97,964.07	100,123.78	96,014.80	98,587.61	92,418.18	91,751.26	91,818.29	97,941.28	89,617.45	89,306.68	96,987.36
De Bancos	35,813.08	107.17%	33,417.69	29,357.70	28,078.17	34,515.85	34,290.67	42,159.28	39,104.26	41,810.84	38,630.38	36,924.84	58,072.47	48,008.72	69,230.77
A la Vista	6,757.75	220.64%	3,062.73	3,496.26	3,216.07	2,054.89	1,828.50	2,697.33	1,645.27	1,351.60	1,171.00	1,465.96	16,613.79	5,499.28	9,820.48
A Plazo	29,055.33	95.72%	30,354.95	25,861.44	24,862.10	32,460.96	32,462.17	39,461.95	37,458.99	40,459.24	37,459.38	35,458.88	41,458.68	42,509.44	59,410.29
Extranjero	1,698.28	0.86%	198,403.84	208,585.38	208,949.97	220,462.69	217,640.16	218,378.53	211,867.45	209,869.31	214,842.40	212,981.11	186,554.51	195,131.13	200,102.12
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	38,918.27	31.83%	122,268.62	135,279.23	138,193.62	140,898.32	141,930.32	143,241.64	138,229.72	144,286.28	144,603.82	147,677.65	148,123.14	154,919.49	161,186.89
A la Vista	1,246.20	3.22%	38,647.32	42,130.22	44,789.27	44,106.85	41,832.67	42,304.33	39,703.59	38,794.18	42,286.17	42,548.97	41,485.54	39,923.94	39,893.52
A Plazo	26,963.83	46.65%	57,804.89	64,291.45	68,300.76	68,074.28	70,424.45	69,895.36	68,408.79	72,168.34	71,795.85	74,401.57	75,828.59	79,429.47	84,768.72
De Ahorros	10,708.24	41.48%	25,816.40	28,857.56	25,103.59	28,717.19	29,673.21	31,041.96	30,117.34	33,323.76	30,521.80	30,727.12	30,809.01	35,566.08	36,524.65
De Bancos	(37,219.99)	(48.89%)	76,135.23	73,306.15	70,756.35	79,564.37	75,709.83	75,136.88	73,637.73	65,583.03	70,238.58	65,303.46	38,431.37	40,211.64	38,915.23
A la Vista	(37,219.99)	(60.88%)	61,135.23	58,306.15	55,756.35	64,564.37	60,709.83	60,136.88	58,637.73	50,583.03	55,238.58	50,303.46	23,431.37	25,211.64	23,915.23
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
<b>OBLIGACIONES</b>	<b>69,430.04</b>	<b>62.68%</b>	<b>110,767.49</b>	<b>109,616.77</b>	<b>108,599.55</b>	<b>110,903.58</b>	<b>113,301.45</b>	<b>115,066.61</b>	<b>123,125.22</b>	<b>119,890.78</b>	<b>140,956.93</b>	<b>154,275.21</b>	<b>153,455.43</b>	<b>182,281.08</b>	<b>180,197.54</b>
Locales	31,750.37	61.90%	51,293.74	49,035.71	48,482.84	49,786.86	47,122.74	49,049.43	57,005.50	58,613.45	55,900.02	64,180.79	56,561.01	85,386.65	83,044.11
Extranjero	37,679.67	63.36%	59,473.76	60,581.06	60,116.72	61,116.72	66,178.72	66,017.18	66,119.72	61,277.33	85,056.91	90,094.43	96,894.43	96,894.43	97,153.43
<b>OTROS PASIVOS</b>	<b>(6,151.76)</b>	<b>(16.35%)</b>	<b>37,624.35</b>	<b>43,817.95</b>	<b>37,033.03</b>	<b>29,407.92</b>	<b>28,733.15</b>	<b>33,206.05</b>	<b>37,808.79</b>	<b>44,632.58</b>	<b>30,469.61</b>	<b>30,047.00</b>	<b>57,691.43</b>	<b>31,229.21</b>	<b>31,472.60</b>
Locales	(4,697.65)	(14.15%)	33,197.59	39,243.82	32,481.33	24,658.27	24,056.34	28,294.36	32,686.63	39,510.14	27,986.20	27,531.95	55,018.53	28,443.97	28,499.93
Extranjero	(1,454.10)	(32.85%)	4,426.77	4,574.12	4,551.71	4,749.65	4,676.81	4,911.70	5,122.16	5,122.44	2,483.41	2,515.05	2,672.90	2,785.24	2,972.66
<b>PATRIMONIO</b>	<b>16,621.35</b>	<b>20.57%</b>	<b>80,822.81</b>	<b>81,610.93</b>	<b>82,330.55</b>	<b>82,069.10</b>	<b>82,591.59</b>	<b>83,299.27</b>	<b>83,236.69</b>	<b>84,704.14</b>	<b>85,451.40</b>	<b>86,589.03</b>	<b>87,245.81</b>	<b>87,875.18</b>	<b>97,444.16</b>
Capital	12,912.87	18.77%	68,800.25	68,800.25	68,800.25	68,800.25	68,800.25	68,800.25	68,800.25	68,800.25	68,800.25	71,719.31	71,719.31	71,749.69	81,713.12
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	3,735.30	39.46%	9,465.80	9,465.80	9,465.80	12,035.18	12,035.18	12,035.18	12,242.22	12,242.22	12,252.68	12,993.45	12,993.45	12,993.45	13,201.10
Provisiones Dinámicas	3,517.19	37.16%	9,465.80	9,465.80	9,465.80	12,035.18	12,035.18	12,035.18	12,242.22	12,242.22	12,242.22	12,982.99	12,982.99	12,982.99	12,982.99
Otras Reservas	218.11	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.46	10.46	10.46	10.46	218.11

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(2,899.81)	53.58%	(5,411.73)	1,743.75	1,743.75	(825.63)	(825.63)	(825.63)	(4,034.67)	(4,034.67)	(4,034.67)	(6,523.90)	(6,523.90)	(6,523.90)	(8,311.55)
Utilidad de Periodo	3,187.64	45.31%	7,035.61	612.08	1,227.01	1,122.44	1,628.68	2,297.20	5,317.48	6,707.75	7,634.01	7,687.39	8,219.91	8,903.51	10,223.25
Ganancia o Perdida en Valores Disponibles para la Venta	(314.65)	(33.73%)	932.89	989.05	1,093.74	936.86	953.12	992.28	911.41	988.59	799.14	712.78	837.04	752.43	618.24
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>164,455.60</b>	<b>13.40%</b>	<b>1,227,646.42</b>	<b>1,232,583.94</b>	<b>1,222,475.82</b>	<b>1,246,962.35</b>	<b>1,251,884.93</b>	<b>1,268,421.97</b>	<b>1,283,394.84</b>	<b>1,295,257.05</b>	<b>1,298,828.29</b>	<b>1,333,974.48</b>	<b>1,331,063.27</b>	<b>1,354,077.93</b>	<b>1,392,102.02</b>