

**CAPITAL BANK, INC.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2015 A DICIEMBRE 2016**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	43,093.40	20.23%	213,062.47	199,443.51	152,191.62	143,476.98	151,459.18	122,358.11	174,105.75	178,846.58	215,047.44	200,104.12	189,266.79	193,861.62	256,155.87
Depositos Locales en Bancos	(10,941.06)	(9.28%)	117,897.02	107,658.09	71,162.16	67,228.27	73,916.82	55,091.57	80,791.82	77,864.49	100,461.37	106,435.26	105,898.88	98,146.36	106,955.96
A la Vista	3,458.94	44.36%	7,797.02	18,093.09	9,597.16	10,518.27	15,351.82	12,026.57	12,891.82	11,094.49	9,121.37	8,195.26	9,578.88	7,981.36	11,255.96
A Plazo	(14,400.00)	(13.08%)	110,100.00	89,565.00	61,565.00	56,710.00	58,565.00	43,065.00	67,900.00	66,770.00	91,340.00	98,240.00	96,320.00	90,165.00	95,700.00
Depositos Extranjeros en Bancos	55,003.08	67.60%	81,363.32	79,643.00	70,155.26	60,624.75	68,520.16	55,848.44	76,229.82	93,052.48	102,729.52	82,613.09	71,365.96	84,156.17	136,366.41
A la Vista	42,772.73	98.39%	43,473.23	47,751.96	28,263.49	27,724.75	31,120.16	27,948.44	43,329.82	57,152.48	64,829.52	34,713.09	27,236.46	39,026.67	86,245.96
A Plazo	12,230.35	32.28%	37,890.09	31,891.05	41,891.78	32,900.00	37,400.00	27,900.00	32,900.00	35,900.00	37,900.00	47,900.00	44,129.50	45,129.50	50,120.44
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	(968.62)	(7.02%)	13,802.12	12,142.41	10,874.20	15,623.96	9,022.20	11,418.10	17,084.12	7,929.62	11,856.56	11,055.77	12,001.95	11,559.09	12,833.50
<b>CARTERA CREDITICIA</b>	(136,282.26)	(13.25%)	1,028,820.13	1,053,343.65	1,063,981.63	1,045,886.29	1,039,632.15	1,040,658.67	982,041.94	946,630.53	915,152.31	909,852.47	914,244.69	905,442.37	892,537.87
Locales	(122,698.97)	(13.43%)	913,614.45	939,878.00	948,773.00	934,224.73	930,339.07	933,373.15	875,273.20	833,815.53	803,111.77	804,353.54	808,553.71	802,029.57	790,915.49
Extranjero	(13,127.53)	(10.87%)	120,802.29	119,592.27	121,692.57	118,062.29	116,379.04	114,764.57	115,054.38	121,272.29	121,037.97	113,876.41	114,254.92	112,100.34	107,674.76
Menos Provisiones	455.76	8.14%	5,596.62	6,126.62	6,483.94	6,400.72	7,085.96	7,479.05	8,285.64	8,457.29	8,997.44	8,377.48	8,563.93	8,687.54	6,052.38
Locales	455.76	8.14%	5,596.62	6,126.62	6,483.94	6,400.72	7,085.96	7,479.05	8,285.64	8,457.29	8,997.44	8,377.48	8,563.93	8,687.54	6,052.38
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>	(8,042.03)	(13.76%)	58,456.71	58,935.79	60,521.23	58,409.30	58,424.13	56,778.20	54,230.49	54,435.63	53,482.73	53,450.60	54,337.28	49,325.69	50,414.68
Locales	(8,081.59)	(14.57%)	55,480.92	56,003.30	57,574.73	55,407.32	55,394.77	53,754.97	51,198.21	51,370.05	50,414.02	50,399.56	51,281.38	46,303.14	47,399.33
Extranjero	39.56	1.33%	2,975.79	2,932.49	2,946.50	3,001.98	3,029.36	3,023.24	3,032.28	3,065.58	3,068.72	3,051.04	3,055.90	3,022.55	3,015.35
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>	5,937.68	6.47%	91,762.72	88,514.94	87,227.85	91,310.30	96,781.39	86,823.80	86,183.35	87,473.94	88,233.95	88,105.81	88,313.59	93,575.65	97,700.40
Locales	5,911.00	6.49%	91,040.65	87,723.71	86,306.39	90,577.34	96,118.23	86,124.69	85,480.59	86,587.66	87,373.90	87,492.42	87,566.49	92,701.49	96,951.65
Extranjero	26.67	3.69%	722.07	791.24	921.46	732.96	663.16	699.11	702.76	886.28	860.05	613.40	747.10	874.17	748.74
<b>TOTAL DE ACTIVOS</b>	(95,293.21)	(6.85%)	1,392,102.02	1,400,237.89	1,363,922.33	1,339,082.87	1,346,296.86	1,306,618.78	1,296,561.54	1,267,386.68	1,271,916.44	1,251,512.99	1,246,162.36	1,242,205.33	1,296,808.82
<b>DEPOSITOS</b>	(105,013.49)	(9.70%)	1,082,987.73	1,079,867.10	1,056,193.19	1,019,817.14	1,031,981.80	992,882.99	984,722.85	963,663.37	962,862.22	946,548.49	943,723.01	935,926.09	977,974.24
Locales	(102,921.93)	(11.66%)	882,885.61	865,606.44	839,301.84	813,355.79	823,948.06	786,070.18	784,754.22	772,045.28	766,392.50	750,664.16	753,401.58	746,347.02	779,963.68

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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	(83,949.95)	(10.32%)	813,654.84	811,566.67	795,486.67	776,014.46	786,585.95	746,544.84	748,126.04	743,493.77	733,775.26	722,743.16	726,546.85	719,155.66	729,704.89
A la Vista	(34,589.40)	(23.50%)	147,192.03	147,515.89	130,834.96	128,634.62	135,587.22	122,593.84	112,189.68	115,749.16	108,063.40	104,341.13	105,209.88	105,428.20	112,602.64
A Plazo	(38,258.86)	(6.72%)	569,475.45	572,882.12	576,119.62	564,035.57	564,053.48	544,061.01	555,649.86	550,849.78	542,684.79	537,018.06	540,522.30	529,529.09	531,216.59
De Ahorros	(11,101.69)	(11.45%)	96,987.36	91,168.65	88,532.09	83,344.27	86,945.25	79,889.99	80,286.49	76,894.82	83,027.08	81,383.97	80,814.67	84,198.36	85,885.66
De Bancos	(18,971.98)	(27.40%)	69,230.77	54,039.77	43,815.17	37,341.33	37,362.12	39,525.34	36,628.18	28,551.51	32,617.24	27,921.00	26,854.73	27,191.36	50,258.78
A la Vista	(224.65)	(2.29%)	9,820.48	5,877.21	6,151.77	6,677.94	6,700.45	7,356.92	7,963.96	8,385.89	8,951.13	7,759.71	8,192.98	8,528.01	9,595.83
A Plazo	(18,747.34)	(31.56%)	59,410.29	48,162.56	37,663.40	30,663.39	30,661.66	32,168.43	28,664.22	20,165.62	23,666.11	20,161.29	18,661.74	18,663.36	40,662.95
Extranjero	(2,091.56)	(1.05%)	200,102.12	214,260.66	216,891.35	206,461.35	208,033.74	206,812.80	199,968.63	191,618.09	196,469.73	195,884.33	190,321.43	189,579.06	198,010.56
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	19,745.07	12.25%	161,186.89	169,398.86	173,151.41	170,211.46	171,944.96	176,794.47	172,794.63	168,178.60	175,766.11	176,754.98	173,427.65	171,953.90	180,931.96
A la Vista	(11,696.70)	(29.32%)	39,893.52	43,145.36	41,838.11	37,886.72	36,032.96	34,270.04	29,718.57	28,678.49	32,019.52	27,564.54	24,237.59	28,861.97	28,196.82
A Plazo	25,906.91	30.56%	84,768.72	87,304.83	93,478.24	95,846.65	98,885.39	98,259.77	101,841.81	102,706.28	104,858.50	106,551.73	107,169.19	104,267.53	110,675.63
De Ahorros	5,534.86	15.15%	36,524.65	38,948.68	37,835.06	36,478.10	37,026.60	44,264.66	41,234.25	36,793.83	38,888.09	42,638.71	42,020.87	38,824.40	42,059.51
De Bancos	(21,836.63)	(56.11%)	38,915.23	44,861.80	43,739.94	36,249.89	36,088.78	30,018.33	27,174.00	23,439.49	20,703.62	19,129.35	16,893.78	17,625.17	17,078.61
A la Vista	(21,836.63)	(91.31%)	23,915.23	29,861.80	28,739.94	21,249.89	21,088.78	15,018.33	12,174.00	8,439.49	5,703.62	4,129.35	1,893.78	2,625.17	2,078.61
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	14,804.15	8.22%	180,197.54	177,568.76	179,574.36	183,484.14	188,477.29	187,840.97	181,272.62	175,971.29	176,105.90	181,835.91	180,821.41	180,935.21	195,001.69
Locales	(27,095.70)	(32.63%)	83,044.11	80,415.33	84,420.94	86,392.71	89,385.86	86,749.54	79,628.13	76,346.92	70,249.29	59,591.80	59,369.75	57,451.79	55,948.41
Extranjero	41,899.85	43.13%	97,153.43	97,153.43	95,153.43	97,091.43	99,091.43	101,091.43	101,644.49	99,624.37	105,856.61	122,244.12	121,451.66	123,483.42	139,053.28
OTROS PASIVOS	(6,022.00)	(19.13%)	31,472.60	44,959.11	29,888.12	37,422.50	27,382.94	27,641.17	34,155.77	31,355.99	36,017.50	26,526.82	25,083.72	28,864.58	25,450.59
Locales	(5,414.02)	(19.00%)	28,499.93	41,870.85	27,081.08	34,506.90	25,833.05	25,869.28	32,283.45	29,414.15	34,159.24	24,523.76	22,968.88	26,556.25	23,085.91
Extranjero	(607.98)	(20.45%)	2,972.66	3,088.25	2,807.04	2,915.60	1,549.89	1,771.90	1,872.32	1,941.84	1,858.26	2,003.06	2,114.84	2,308.33	2,364.68
PATRIMONIO	938.14	0.96%	97,444.16	97,842.93	98,266.65	98,359.09	98,454.84	98,253.65	96,410.31	96,396.03	96,930.82	96,601.76	96,534.22	96,479.46	98,382.30
Capital	0.00	0.00%	81,713.12	81,713.12	81,713.12	81,713.12	81,713.12	81,713.12	81,713.12	81,713.12	81,713.12	81,713.12	81,713.12	81,713.12	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	478.10	3.62%	13,201.10	13,201.10	12,993.45	13,194.92	13,194.92	13,138.23	13,138.23	13,138.23	13,203.50	13,203.50	13,203.50	13,203.50	13,679.20
Provisiones Dinámicas	144.78	1.12%	12,982.99	12,982.99	12,982.99	13,036.87	13,036.87	13,127.77	13,127.77	13,127.77	13,127.77	13,127.77	13,127.77	13,127.77	13,127.77
Otras Reservas	333.32	152.82%	218.11	218.11	10.46	158.05	158.05	10.46	10.46	10.46	75.73	75.73	75.73	75.73	551.43

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Utilidad de Periodos Anteriores	5,950.42	(71.59%)	(8,311.55)	1,911.70	2,119.35	952.88	952.88	1,009.57	44.57	44.57	44.57	(920.43)	(920.43)	(920.43)	(2,361.13)
Utilidad de Periodo	(6,597.40)	(64.53%)	10,223.25	442.84	858.60	1,797.45	1,744.29	1,605.57	715.49	500.17	819.40	1,337.29	1,386.32	1,475.93	3,625.85
Ganancia o Perdida en Valores Disponible para la Venta	1,107.01	179.06%	618.24	574.17	582.13	700.71	849.63	787.16	798.89	999.94	1,150.23	1,268.27	1,151.71	1,007.33	1,725.25
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>(95,293.21)</b>	<b>(6.85%)</b>	<b>1,392,102.02</b>	<b>1,400,237.89</b>	<b>1,363,922.33</b>	<b>1,339,082.87</b>	<b>1,346,296.86</b>	<b>1,306,618.78</b>	<b>1,296,561.54</b>	<b>1,267,386.68</b>	<b>1,271,916.44</b>	<b>1,251,512.99</b>	<b>1,246,162.36</b>	<b>1,242,205.33</b>	<b>1,296,808.82</b>