

CAPITAL BANK, INC.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	183,936.04	189,000.34	205,274.65	223,301.36	266,784.23	278,630.23	293,094.00	349,157.50	386,899.05
ACTIVOS LIQUIDOS	52,621.62	58,793.54	63,610.52	62,949.20	90,726.60	88,466.43	68,117.84	95,016.97	97,953.05
TOTAL DE PRESTAMOS	123,049.13	119,630.71	130,603.03	142,395.15	152,398.32	164,870.00	190,712.10	226,679.72	257,298.94
LOCALES	123,049.13	119,630.71	130,603.03	142,395.15	152,398.32	164,870.00	190,712.10	226,679.72	257,298.94
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	5,124.66	5,124.66	7,170.76	13,835.48	15,607.06	20,229.08	26,373.23	15,506.00	22,816.37
TOTAL DE DEPOSITOS	158,901.75	166,421.15	181,996.42	198,682.27	240,465.57	252,178.43	264,883.87	318,168.64	342,749.40
LOCALES	133,613.62	139,929.83	152,961.33	166,329.20	198,456.39	208,938.61	213,009.91	253,017.45	264,719.93
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	124,402.03	134,417.32	149,938.77	163,297.82	195,420.84	205,883.81	209,943.39	249,967.45	252,669.93
DEPOSITOS DE BANCOS	9,211.59	5,512.52	3,022.56	3,031.38	3,035.55	3,054.81	3,066.52	3,050.00	12,050.00
EXTRANJEROS	25,288.13	26,491.32	29,035.09	32,353.07	42,009.19	43,239.82	51,873.96	65,151.19	78,029.47
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	25,288.13	26,491.32	29,035.09	32,353.07	42,009.19	43,239.82	51,244.87	52,143.66	53,012.56
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	629.09	13,007.53	25,016.90
PATRIMONIO TOTAL	14,529.57	14,658.21	14,396.55	14,821.16	18,165.07	18,186.75	20,715.47	20,888.44	21,075.07
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	91,968.02	125,202.61	157,429.50	176,330.22	225,360.14	233,815.28	249,184.32	286,229.43	326,841.64
ACTIVOS GENERADORES DE INGRESOS	64,086.89	70,529.23	97,768.26	129,292.27	148,089.58	154,927.23	177,429.57	199,208.18	224,060.35
TOTAL DE PRESTAMOS	61,524.57	65,279.69	91,909.45	119,318.38	137,723.72	142,250.36	160,657.57	184,537.44	204,848.63
TOTAL DE INVERSIONES	2,562.33	5,249.54	5,858.82	9,973.90	10,365.86	12,676.87	16,772.00	14,670.74	19,211.72
PATRIMONIO TOTAL	7,264.78	12,668.47	12,955.38	12,882.99	16,347.32	16,422.48	17,556.01	17,854.80	19,620.07
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,961.85	1,405.38	2,948.75	4,839.70	7,271.87	3,609.49	7,601.01	12,011.34	17,020.31
EGRESOS DE OPERACIONES	3,944.17	1,969.80	4,092.56	6,661.60	9,416.61	2,735.85	5,418.34	9,208.91	12,797.32
INGRESO NETO DE INTERESES	(982.32)	(564.42)	(1,143.80)	(1,821.90)	(2,144.74)	873.63	2,182.67	2,802.43	4,222.99

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OTROS INGRESOS	3,623.16	1,695.04	3,363.69	5,252.62	7,185.34	445.84	909.75	2,123.30	2,783.62
INGRESO DE OPERACIONES	2,640.85	1,130.61	2,219.89	3,430.72	5,040.61	1,319.48	3,092.42	4,925.73	7,006.60
EGRESOS GENERALES	2,628.41	959.17	1,905.08	2,953.61	4,047.11	1,153.99	2,437.73	4,016.40	5,763.27
UTILIDAD ANTES DE PROVISIONES	12.44	171.45	314.81	477.11	993.50	165.49	654.68	909.33	1,243.34
UTILIDAD DEL PERIODO	(1,560.06)	128.95	252.32	477.11	653.02	165.49	604.68	599.33	703.34
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	475.04	51.45	59.55
TOTAL PROVISIONES PARA PRESTAMOS	1,572.50	1,615.00	1,635.00	1,559.52	1,900.00	2,000.00	2,110.00	2,310.00	2,540.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.25	0.02	0.02
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	444.17	4,489.72	4,265.46
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.28	1.35	1.25	1.10	1.25	1.21	1.11	1.02	0.99
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.90	7.76	7.01	6.64	6.81	6.53	7.07	5.98	5.45
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.34	11.75	10.45	9.49	10.81	9.83	9.54	8.62	7.52
PATRIMONIO / PRESTAMOS TOTALES (%)	11.81	12.25	11.02	10.41	11.92	11.03	10.86	9.21	8.19
INDICE DE ADECUACION DE CAPITAL	16.53	17.06	15.23	11.25	12.88	12.23	11.35	13.47	17.34
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	33.12	35.33	34.95	31.68	37.73	35.08	25.72	29.86	28.58
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	28.61	31.11	30.99	28.19	34.01	31.75	23.24	27.21	25.32
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	36.34	38.41	38.89	38.65	44.22	43.10	35.67	34.74	35.24
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(2.43)	0.73	0.52	0.49	0.44	0.43	0.68	0.40	0.31
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(1.70)	0.41	0.32	0.36	0.29	0.28	0.49	0.28	0.22
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(21.47)	4.07	3.90	4.94	3.99	4.03	6.89	4.48	3.58
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.62	7.97	6.03	4.99	4.91	9.32	8.57	8.04	7.60
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.15	11.17	8.37	6.87	6.36	7.06	6.11	6.16	5.71
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	(1.53)	(3.20)	(2.34)	(1.88)	(1.45)	2.26	2.46	1.88	1.88

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ZONA LIBRE	8.19	8.31	8.37	8.66	8.47	8.38	8.11	8.03	7.76
RESTO DEL PAIS	8.09	8.49	8.36	8.56	8.30	8.46	8.25	8.15	7.93
AL POR MENOR	7.97	8.05	8.19	8.20	8.25	7.99	7.89	7.92	7.58
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	9.25	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00
PRESTAMO PERSONAL	8.45	8.13	7.88	7.86	0.00	0.00	7.25	7.50	7.40
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.01	5.35	5.40	5.38	5.38	5.41	5.08	4.86	4.52
PERSONA JURIDICA	5.34	5.20	5.31	5.33	5.43	5.29	4.84	5.02	4.05