

BALBOA BANK & TRUST, CORP.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	99,436.85	91,497.84	88,219.43	90,670.32	120,033.65	139,001.37	163,321.40	172,847.71	424,897.14
ACTIVOS LIQUIDOS	84,624.59	60,919.37	31,645.34	12,266.58	21,763.06	24,053.47	24,229.54	19,865.69	83,760.91
TOTAL DE PRESTAMOS	3,226.37	2,877.29	6,579.24	10,828.36	16,970.24	30,061.64	52,321.87	73,592.54	247,248.89
LOCALES	1,625.49	1,366.28	5,553.45	10,208.36	16,350.24	26,375.60	41,639.48	61,419.15	225,628.90
EXTRANJEROS	1,600.88	1,511.00	1,025.79	620.00	620.00	3,686.04	10,682.39	12,173.39	21,619.99
TOTAL DE INVERSIONES	8,042.48	24,138.92	47,795.81	65,448.85	79,141.39	82,170.26	83,566.85	76,259.95	79,435.06
TOTAL DE DEPOSITOS	81,548.10	75,171.91	74,366.88	78,519.55	103,565.81	119,631.61	145,704.58	149,221.04	372,585.20
LOCALES	20,644.67	16,970.47	18,287.35	23,148.37	42,142.81	54,872.86	76,189.40	74,989.68	248,504.25
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	20,644.67	16,970.47	18,287.35	23,148.37	42,142.81	54,872.86	76,189.40	74,989.68	244,033.30
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,470.95
EXTRANJEROS	60,903.43	58,201.44	56,079.53	55,371.18	61,423.00	64,758.75	69,515.18	74,231.36	124,080.95
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	60,903.43	58,201.44	56,079.53	55,371.18	61,423.00	64,758.75	69,515.18	74,231.36	123,957.02
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123.93
PATRIMONIO TOTAL	13,945.15	13,039.04	12,917.79	10,496.75	14,533.97	16,522.41	16,152.62	17,578.50	34,632.55
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	49,718.42	45,748.92	113,072.29	101,129.04	109,735.25	115,249.60	125,770.41	131,759.01	272,465.39
ACTIVOS GENERADORES DE INGRESOS	5,634.43	13,508.11	54,136.27	63,091.57	53,690.24	69,624.05	95,131.89	113,064.85	211,397.79
TOTAL DE PRESTAMOS	1,613.19	1,438.64	4,442.85	7,274.14	10,098.30	16,469.46	29,450.56	42,210.45	132,109.56
TOTAL DE INVERSIONES	4,021.24	12,069.46	49,693.42	55,817.43	43,591.94	53,154.59	65,681.33	70,854.40	79,288.23
PATRIMONIO TOTAL	6,972.58	6,519.52	14,713.02	14,051.34	14,239.56	14,780.73	14,535.21	14,037.63	24,583.26
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,937.29	296.37	650.16	1,005.21	2,207.83	1,312.37	2,966.66	4,996.86	7,528.36
EGRESOS DE OPERACIONES	1,367.54	518.19	1,017.95	1,560.21	2,137.17	772.98	1,659.48	2,686.02	3,897.37
INGRESO NETO DE INTERESES	1,569.75	(221.82)	(367.79)	(555.00)	70.66	539.39	1,307.19	2,310.84	3,630.99

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OTROS INGRESOS	8,540.72	886.19	1,805.93	2,601.49	3,729.08	1,370.00	2,300.18	4,064.42	7,851.64
INGRESO DE OPERACIONES	10,110.47	664.37	1,438.14	2,046.49	3,799.73	1,909.40	3,607.37	6,375.26	11,482.63
EGRESOS GENERALES	6,208.69	1,158.57	2,560.46	3,890.77	6,117.19	1,690.32	3,305.89	5,658.38	9,288.42
UTILIDAD ANTES DE PROVISIONES	3,901.78	(494.20)	(1,122.32)	(1,844.28)	(2,317.46)	219.08	301.48	716.89	2,194.21
UTILIDAD DEL PERIODO	3,775.83	(494.20)	(1,122.32)	(1,844.28)	(2,317.46)	108.08	(27.44)	167.96	1,468.10
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	110.05	107.44	116.88	0.00	0.00	0.00	0.00	0.00	3,113.97
TOTAL PROVISIONES PARA PRESTAMOS	353.60	303.60	303.60	201.07	201.07	312.07	530.00	750.00	2,202.63
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.41	3.73	1.78	0.00	0.00	0.00	0.00	0.00	1.26
PROVISIONES / PRESTAMOS VENCIDOS (%)	321.30	282.58	259.76	0.00	0.00	0.00	0.00	0.00	70.73
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	10.96	10.55	4.61	1.86	1.18	1.04	1.01	1.02	0.89
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.02	14.25	14.64	11.58	12.11	11.89	9.89	10.17	8.15
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	123.75	48.26	23.76	13.76	15.12	14.72	11.89	11.73	10.60
PATRIMONIO / PRESTAMOS TOTALES (%)	432.22	453.17	196.34	96.94	85.64	54.96	30.87	23.89	14.01
INDICE DE ADECUACION DE CAPITAL	52.33	36.43	26.13	20.41	18.83	15.39	12.99	11.32	11.15
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	103.77	81.04	42.55	15.62	21.01	20.11	16.63	13.31	22.48
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	85.10	66.58	35.87	13.53	18.13	17.30	14.84	11.49	19.71
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	113.63	113.15	106.82	98.98	97.43	88.79	73.98	64.42	43.80
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	67.01	(14.63)	(4.15)	(3.90)	(4.32)	0.62	(0.06)	0.20	0.69
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	7.59	(4.32)	(1.99)	(2.43)	(2.11)	0.38	(0.04)	0.17	0.54
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	54.15	(30.32)	(15.26)	(17.50)	(16.27)	2.92	(0.38)	1.60	5.97
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	52.13	8.78	2.40	2.12	4.11	7.54	6.24	5.89	3.56
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	24.27	15.34	3.76	3.30	3.98	4.44	3.49	3.17	1.84
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	27.86	(6.57)	(1.36)	(1.17)	0.13	3.10	2.75	2.73	1.72

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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	5.88	5.80	5.82	6.14
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	8.00	8.00	8.00	7.40
AL POR MENOR	0.00	0.00	0.00	10.12	9.00	8.82	7.78	6.74	8.18
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.48
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.42
PRESTAMO PERSONAL	7.37	7.46	7.17	7.57	7.11	6.94	6.54	6.71	8.18
TARJETA DE CREDITO	12.44	12.00	13.43	14.29	13.18	13.12	13.38	13.07	13.14
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.64	3.55	3.80	3.97	4.08	3.86	3.85	4.03	4.22
PERSONA JURIDICA	4.47	4.04	4.06	3.81	3.92	3.57	3.53	3.46	4.06