

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	120,033.65	139,001.37	163,321.40	172,847.71	424,897.14	443,956.27	443,255.86	0.00	0.00
ACTIVOS LIQUIDOS	21,763.06	24,053.47	24,229.54	19,865.69	83,760.91	79,156.57	52,251.94	0.00	0.00
TOTAL DE PRESTAMOS	16,970.24	30,061.64	52,321.87	73,592.54	247,248.89	269,191.08	282,587.53	0.00	0.00
LOCALES	16,350.24	26,375.60	41,639.48	61,419.15	225,628.90	247,829.24	257,936.98	0.00	0.00
EXTRANJEROS	620.00	3,686.04	10,682.39	12,173.39	21,619.99	21,361.84	24,650.55	0.00	0.00
TOTAL DE INVERSIONES	79,141.39	82,170.26	83,566.85	76,259.95	79,435.06	80,421.21	93,393.64	0.00	0.00
TOTAL DE DEPOSITOS	103,565.81	119,631.61	145,704.58	149,221.04	372,585.20	396,865.03	399,633.78	0.00	0.00
LOCALES	42,142.81	54,872.86	76,189.40	74,989.68	248,504.25	267,550.18	254,732.01	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	42,142.81	54,872.86	76,189.40	74,989.68	244,033.30	260,312.69	248,334.17	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	4,470.95	7,237.48	6,397.84	0.00	0.00
EXTRANJEROS	61,423.00	64,758.75	69,515.18	74,231.36	124,080.95	129,314.85	144,901.77	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	61,423.00	64,758.75	69,515.18	74,231.36	123,957.02	128,229.29	143,321.73	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	123.93	1,085.56	1,580.04	0.00	0.00
PATRIMONIO TOTAL	14,533.97	16,522.41	16,152.62	17,578.50	34,632.55	35,334.60	33,482.72	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	109,735.25	115,249.60	125,770.41	131,759.01	272,465.39	291,478.82	303,288.63	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	53,690.24	69,624.05	95,131.89	113,064.85	211,397.79	230,922.10	255,934.95	0.00	0.00
TOTAL DE PRESTAMOS	10,098.30	16,469.46	29,450.56	42,210.45	132,109.56	149,626.36	167,454.70	0.00	0.00
TOTAL DE INVERSIONES	43,591.94	53,154.59	65,681.33	70,854.40	79,288.23	81,295.74	88,480.25	0.00	0.00
PATRIMONIO TOTAL	14,239.56	14,780.73	14,535.21	14,037.63	24,583.26	25,928.50	24,817.67	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,207.83	1,312.37	2,966.66	4,996.86	7,528.36	5,632.61	11,736.35	0.00	0.00
EGRESOS DE OPERACIONES	2,137.17	772.98	1,659.48	2,686.02	3,897.37	2,625.87	5,315.62	0.00	0.00
INGRESO NETO DE INTERESES	70.66	539.39	1,307.19	2,310.84	3,630.99	3,006.74	6,420.73	0.00	0.00

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OTROS INGRESOS	3,729.08	1,370.00	2,300.18	4,064.42	7,851.64	1,921.52	3,038.31	0.00	0.00
INGRESO DE OPERACIONES	3,799.73	1,909.40	3,607.37	6,375.26	11,482.63	4,928.26	9,459.04	0.00	0.00
EGRESOS GENERALES	6,117.19	1,690.32	3,305.89	5,658.38	9,288.42	3,800.26	7,234.07	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	(2,317.46)	219.08	301.48	716.89	2,194.21	1,128.00	2,224.98	0.00	0.00
UTILIDAD DEL PERIODO	(2,317.46)	108.08	(27.44)	167.96	1,468.10	795.52	1,537.68	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	3,113.97	9,430.99	9,292.56	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	201.07	312.07	530.00	750.00	2,202.63	2,572.14	2,700.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	1.26	3.50	3.29	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	70.73	27.27	29.06	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.18	1.04	1.01	1.02	0.89	0.96	0.96	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.11	11.89	9.89	10.17	8.15	7.96	7.55	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.12	14.72	11.89	11.73	10.60	10.11	8.91	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	85.64	54.96	30.87	23.89	14.01	13.13	11.85	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	18.83	15.39	12.99	11.32	11.15	10.43	10.29	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.01	20.11	16.63	13.31	22.48	19.95	13.07	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.13	17.30	14.84	11.49	19.71	17.83	11.79	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	97.43	88.79	73.98	64.42	43.80	40.21	36.44	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(4.32)	0.62	(0.06)	0.20	0.69	1.38	1.20	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(2.11)	0.38	(0.04)	0.17	0.54	1.09	1.01	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(16.27)	2.92	(0.38)	1.60	5.97	12.27	12.39	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.11	7.54	6.24	5.89	3.56	9.76	9.17	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.98	4.44	3.49	3.17	1.84	4.55	4.15	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	0.13	3.10	2.75	2.73	1.72	5.21	5.02	0.00	0.00

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ZONA LIBRE	0.00	5.88	5.80	5.82	6.14	6.03	6.10	0.00	0.00
RESTO DEL PAIS	0.00	8.00	8.00	8.00	7.40	7.89	7.35	0.00	0.00
AL POR MENOR	9.00	8.82	7.78	6.74	8.18	7.98	8.20	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	7.48	7.37	7.29	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	8.42	8.48	8.30	0.00	0.00
PRESTAMO PERSONAL	7.11	6.94	6.54	6.71	8.18	8.65	8.28	0.00	0.00
TARJETA DE CREDITO	13.18	13.12	13.38	13.07	13.14	12.80	13.57	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.08	3.86	3.85	4.03	4.22	4.43	3.67	0.00	0.00
PERSONA JURIDICA	3.92	3.57	3.53	3.46	4.06	3.94	3.75	0.00	0.00