

BALBOA BANK & TRUST, CORP.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

| | 2014 | 2015 | | | |
|---------------------------------|---------------|--------------|---------------|---------------|---------------|
| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| INGRESO POR INTERESES | 27,577,514.72 | 7,800,128.85 | 15,600,907.96 | 23,506,224.50 | 30,979,153.44 |
| PRESTAMOS | 24,467,618.62 | 6,791,592.73 | 13,532,154.73 | 20,375,049.41 | 27,310,994.89 |
| DEPOSITOS | 134,657.83 | 57,439.45 | 88,911.68 | 111,774.08 | 131,225.18 |
| INVERSIONES | 2,975,238.27 | 951,096.67 | 1,979,841.55 | 3,019,401.01 | 3,536,933.37 |
| ARRENDAMIENTOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 12,092,107.44 | 3,446,462.73 | 6,962,486.46 | 10,487,295.86 | 14,105,441.82 |
| INTERESES PAGADOS | 12,059,780.73 | 3,433,866.60 | 6,930,638.22 | 10,407,419.08 | 14,014,353.18 |
| COMISIONES | 32,326.71 | 12,596.13 | 31,848.24 | 79,876.78 | 91,088.64 |
| INGRESO NETO DE INTERESES | 15,485,407.28 | 4,353,666.12 | 8,638,421.50 | 13,018,928.64 | 16,873,711.62 |
| OTROS INGRESOS | 3,668,306.88 | 1,229,622.67 | 2,496,397.60 | 3,420,123.93 | 4,456,427.81 |
| COMISIONES | 2,722,719.21 | 821,887.63 | 1,992,167.81 | 2,799,648.75 | 3,393,736.60 |
| OPERACIONES CON DIVISAS | 58,645.52 | (222,799.02) | (247,183.94) | (238,685.95) | (252,087.42) |
| DIVIDENDOS | 280,311.86 | 53,441.97 | 215,308.34 | 419,229.90 | 569,841.69 |
| OTROS INGRESOS | 606,630.29 | 577,092.09 | 536,105.39 | 439,931.23 | 744,936.94 |
| INGRESOS DE OPERACIONES | 19,153,714.16 | 5,583,288.79 | 11,134,819.10 | 16,439,052.57 | 21,330,139.43 |
| EGRESOS GENERALES | 13,586,492.58 | 3,624,326.21 | 7,461,506.51 | 11,501,027.06 | 15,312,012.05 |
| GASTOS ADMINISTRATIVOS | 8,810,993.96 | 2,277,454.49 | 4,686,525.76 | 7,199,744.49 | 9,568,809.57 |
| GASTOS GENERALES | 1,372,372.66 | 334,418.59 | 720,975.96 | 1,135,649.39 | 1,555,950.38 |
| GASTOS DE DEPRECIACION | 758,335.20 | 273,017.91 | 544,847.48 | 813,743.37 | 1,088,557.03 |
| OTROS GASTOS | 2,644,790.76 | 739,435.22 | 1,509,157.31 | 2,351,889.81 | 3,098,695.07 |
| UTILIDADES ANTES DE PROVISIONES | 5,567,221.58 | 1,958,962.58 | 3,673,312.59 | 4,938,025.51 | 6,018,127.38 |
| CUENTAS MALAS | 1,604,095.49 | 1,964,220.74 | 3,670,960.90 | 4,179,840.89 | 4,977,090.74 |
| UTILIDAD DEL PERIODO | 3,963,126.09 | (5,258.16) | 2,351.69 | 758,184.62 | 1,041,036.64 |