

BALANCE DE SITUACION
Balboa Bank & Trust, Corp.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(62,861.52)	(74.28%)	84,624.59	64,271.97	61,838.05	60,919.37	58,079.68	52,054.66	31,645.34	26,628.41	13,848.80	12,266.58	20,150.89	19,328.78	21,763.06
Depositos Locales en Bancos	(53,093.35)	(72.41%)	73,328.03	52,554.26	49,929.76	59,321.20	56,018.24	50,574.36	29,465.57	25,078.39	12,249.12	10,526.91	17,837.00	17,562.82	20,234.68
A la Vista	(2,641.32)	(77.55%)	3,406.09	895.53	821.57	882.16	430.92	418.88	2,783.40	2,046.22	1,823.36	1,360.42	1,430.67	899.78	764.77
A Plazo	(50,452.03)	(72.15%)	69,921.94	51,658.73	49,108.19	58,439.04	55,587.32	50,155.48	26,682.18	23,032.17	10,425.76	9,166.49	16,406.33	16,663.04	19,469.91
Depositos Extranjeros en Bancos	(9,861.18)	(88.99%)	11,081.55	11,451.25	11,321.58	1,396.85	1,352.69	1,298.96	927.68	1,023.35	1,135.60	1,444.24	1,390.85	1,232.78	1,220.38
A la Vista	138.82	12.84%	1,081.55	1,451.25	1,321.58	1,396.85	1,352.69	1,298.96	927.68	1,023.35	1,135.60	1,444.24	1,390.85	1,232.78	1,220.38
A Plazo	(10,000.00)	(100.00%)	10,000.00	10,000.00	10,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	93.00	43.26%	215.00	266.46	586.72	201.32	708.76	181.34	1,252.08	526.67	464.07	295.43	923.05	533.19	308.01
CARTERA CREDITICIA	13,743.87	425.99%	3,226.37	3,360.64	3,039.12	2,877.29	4,361.51	5,521.51	6,579.24	5,836.24	8,084.50	10,828.36	12,230.43	15,887.06	16,970.24
Locales	14,572.22	736.31%	1,979.09	2,114.68	1,879.94	1,669.88	3,154.11	4,316.76	5,857.04	5,519.83	7,665.57	10,409.43	11,811.50	15,468.13	16,551.31
Extranjero	(980.88)	(61.27%)	1,600.88	1,599.56	1,512.77	1,511.00	1,511.00	1,508.34	1,025.79	620.00	620.00	620.00	620.00	620.00	620.00
Menos Provisiones	(152.52)	(43.13%)	353.60	353.60	353.60	303.60	303.60	303.60	303.60	303.60	201.07	201.07	201.07	201.07	201.07
Locales	(152.52)	(43.13%)	353.60	353.60	353.60	303.60	303.60	303.60	303.60	303.60	201.07	201.07	201.07	201.07	201.07
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
INVERSIONES EN VALORES	71,098.91	884.04%	8,042.48	25,210.65	24,100.79	24,138.92	24,319.12	27,391.90	47,795.81	60,483.57	74,858.48	65,448.85	63,326.15	68,461.15	79,141.39
Locales	25,613.74	573.75%	4,464.30	14,935.91	14,909.18	14,971.88	14,997.92	15,035.76	22,679.92	22,710.93	26,673.45	25,533.08	21,947.55	21,630.20	30,078.04
Extranjero	45,485.17	1,271.18%	3,578.18	10,274.74	9,191.61	9,167.04	9,321.20	12,356.14	25,115.90	37,772.64	48,185.03	39,915.76	41,378.60	46,830.94	49,063.35
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
OTROS ACTIVOS	(1,384.45)	(39.07%)	3,543.41	3,875.44	3,582.51	3,562.25	1,888.40	1,923.55	2,199.04	2,380.73	2,070.44	2,126.53	2,145.38	2,082.22	2,158.95
Locales	(1,707.88)	(49.20%)	3,470.97	3,555.25	3,466.09	3,426.49	1,743.85	1,735.65	1,889.74	2,091.66	1,832.59	1,819.79	1,821.23	1,808.92	1,763.09
Extranjero	323.43	446.48%	72.44	320.19	116.42	135.76	144.55	187.90	309.30	289.07	237.85	306.74	324.15	273.30	395.87
TOTAL DE ACTIVOS	20,596.80	20.71%	99,436.85	96,718.69	92,560.48	91,497.84	88,648.72	86,891.62	88,219.43	95,328.94	98,862.21	90,670.32	97,852.85	105,759.20	120,033.65
DEPOSITOS	22,017.71	27.00%	81,548.10	78,788.48	76,186.53	75,171.91	73,752.00	72,677.73	74,366.88	81,646.27	84,873.07	78,519.55	81,515.85	90,621.85	103,565.81
Locales	21,498.14	104.13%	20,644.67	17,599.98	16,958.00	16,970.47	15,928.77	16,151.56	18,287.35	25,019.16	27,974.90	23,148.37	25,234.17	32,316.11	42,142.81

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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	21,498.14	104.13%	20,644.67	17,599.98	16,958.00	16,970.47	15,928.77	16,151.56	18,287.35	25,019.16	27,974.90	23,148.37	25,234.17	32,316.11	42,142.81
A la Vista	2,487.35	66.04%	3,766.69	1,125.68	877.57	1,163.67	1,148.33	712.55	1,625.06	3,398.01	2,376.97	2,481.45	3,851.61	6,029.42	6,254.03
A Plazo	6,222.13	46.66%	13,333.64	11,956.85	11,996.22	11,869.74	11,117.69	10,775.05	10,369.54	10,810.62	10,985.90	11,309.52	13,257.60	17,835.71	19,555.77
De Ahorros	12,788.66	360.82%	3,544.34	4,517.44	4,084.20	3,937.06	3,662.75	4,663.96	6,292.75	10,810.53	14,612.03	9,357.40	8,124.95	8,450.99	16,333.00
De Bancos	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
A la Vista	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
A Plazo	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	519.57	0.85%	60,903.43	61,188.50	59,228.53	58,201.44	57,823.23	56,526.17	56,079.53	56,627.11	56,898.16	55,371.18	56,281.69	58,305.74	61,423.00
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	519.57	0.85%	60,903.43	61,188.50	59,228.53	58,201.44	57,823.23	56,526.17	56,079.53	56,627.11	56,898.16	55,371.18	56,281.69	58,305.74	61,423.00
A la Vista	2,675.39	22.09%	12,109.67	12,751.16	12,108.58	11,405.38	12,078.50	11,138.78	11,001.09	11,825.68	12,208.08	11,567.48	12,657.73	13,912.41	14,785.06
A Plazo	577.55	2.65%	21,776.63	22,997.15	22,311.59	22,356.92	22,522.92	23,376.75	23,411.72	23,070.48	22,198.25	20,631.44	20,957.15	20,843.30	22,354.18
De Ahorros	(2,733.36)	(10.12%)	27,017.14	25,440.19	24,808.36	24,439.15	23,221.81	22,010.65	21,666.71	21,730.96	22,491.83	23,172.27	22,666.80	23,550.04	24,283.77
De Bancos	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
A la Vista	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
A Plazo	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
OBLIGACIONES	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 PASIVOS	(2,009.73)	(50.96%)	3,943.59	4,584.41	3,360.23	3,286.88	2,022.41	959.61	934.76	952.79	1,619.04	1,654.01	1,637.25	1,290.24	1,933.86
Locales	(1,346.91)	(44.50%)	3,027.01	3,671.95	2,530.03	2,484.47	1,201.49	802.82	766.08	813.32	1,478.34	1,511.98	1,448.47	1,087.08	1,680.10
Extranjero	(662.82)	(72.31%)	916.58	912.45	830.20	802.41	820.91	156.79	168.68	139.47	140.70	142.04	188.78	203.16	253.76
PATRIMONIO	588.82	4.22%	13,945.15	13,345.81	13,013.72	13,039.04	12,874.31	13,254.27	12,917.79	12,729.88	12,370.11	10,496.75	14,699.75	13,847.11	14,533.97
Capital	4,200.00	37.32%	11,253.00	11,253.00	11,253.00	11,253.00	11,253.00	11,253.00	11,253.00	11,253.00	11,253.00	11,253.00	14,753.00	14,753.00	15,453.00
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	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
Utilidad de Periodos Anteriores	2,871.88	924,564.75%	0.31	2,872.19	2,872.19	2,872.19	2,872.19	2,872.19	2,872.19	2,872.19	2,872.19	2,872.19	2,872.19	2,872.19	2,872.19
Utilidad de Periodo	(5,189.34)	(180.69%)	2,871.88	(202.27)	(459.68)	(494.20)	(857.96)	(729.32)	(1,122.32)	(1,487.77)	(1,819.18)	(1,844.28)	(2,032.43)	(2,181.53)	(2,317.46)

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Ganancia o Perdida en Valores Disponible para la Venta	(1,293.73)	718.58%	(180.04)	(577.11)	(651.80)	(591.95)	(392.92)	(141.60)	(85.09)	92.46	64.09	(1,784.16)	(893.02)	(1,596.56)	(1,473.76)
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
PASIVO Y PATRIMONIO	20,596.80	20.71%	99,436.85	96,718.69	92,560.48	91,497.84	88,648.72	86,891.62	88,219.43	95,328.94	98,862.21	90,670.32	97,852.85	105,759.20	120,033.65