

**BALANCE DE SITUACION**  
**Balboa Bank & Trust, Corp.**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	62,105.54	285.37%	21,763.06	15,000.72	12,422.61	24,053.47	23,172.95	44,029.38	24,229.54	21,788.25	20,828.02	19,865.69	14,937.30	42,165.17	83,868.60
Depositos Locales en Bancos	43,663.88	215.79%	20,234.68	13,162.00	11,081.66	21,685.81	21,640.26	42,205.03	23,074.87	19,093.27	15,493.83	17,283.66	13,080.21	38,922.64	63,898.56
A la Vista	51,283.72	6,705.78%	764.77	919.39	1,013.47	3,872.20	1,180.97	2,904.61	2,450.72	2,582.10	4,052.29	3,134.57	4,330.98	3,296.77	52,048.48
A Plazo	(7,619.83)	(39.14%)	19,469.91	12,242.61	10,068.19	17,813.61	20,459.29	39,300.42	20,624.16	16,511.17	11,441.53	14,149.09	8,749.23	35,625.86	11,850.08
Depositos Extranjeros en Bancos	17,395.80	1,425.44%	1,220.38	1,227.27	1,059.06	1,775.95	1,159.41	1,377.10	891.86	2,321.11	1,977.32	1,671.56	1,266.37	1,538.00	18,616.18
A la Vista	17,395.80	1,425.44%	1,220.38	1,227.27	1,059.06	1,775.95	1,159.41	1,377.10	891.86	2,321.11	1,977.32	1,671.56	1,266.37	1,538.00	18,616.18
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
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	1,045.86	339.56%	308.01	611.44	281.89	591.71	373.28	447.25	262.81	373.87	3,356.87	910.47	590.72	1,704.54	1,353.87
<b>CARTERA CREDITICIA</b>	230,278.65	1,356.96%	16,970.24	19,022.52	20,973.17	30,061.64	31,870.03	39,464.28	52,321.87	56,978.57	66,810.83	73,592.54	89,680.36	98,352.55	247,248.89
Locales	211,280.22	1,276.52%	16,551.31	18,303.59	20,565.24	26,687.67	27,072.70	34,578.60	42,169.48	46,913.69	56,168.79	62,169.15	74,748.28	77,523.30	227,831.53
Extranjero	20,999.99	3,387.09%	620.00	920.00	620.00	3,686.04	5,122.32	5,285.67	10,682.39	10,644.89	11,322.04	12,173.39	15,842.08	21,849.26	21,619.99
Menos Provisiones	2,001.56	995.44%	201.07	201.07	212.07	312.07	325.00	400.00	530.00	580.00	680.00	750.00	910.00	1,020.00	2,202.63
Locales	2,001.56	995.44%	201.07	201.07	212.07	312.07	325.00	400.00	530.00	580.00	680.00	750.00	910.00	1,020.00	2,202.63
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
<b>INVERSIONES EN VALORES</b>	288.10	0.36%	79,141.39	89,434.11	89,122.26	82,170.26	80,849.33	80,448.82	83,566.85	80,418.81	80,510.02	76,259.95	67,825.82	78,411.54	79,429.49
Locales	10,416.74	34.63%	30,078.04	33,688.51	31,990.93	33,854.36	32,641.18	30,655.76	33,185.25	30,662.06	28,067.38	26,557.49	25,896.08	39,209.72	40,494.78
Extranjero	(10,128.64)	(20.64%)	49,063.35	55,745.60	57,131.32	48,315.90	48,208.15	49,793.07	50,381.61	49,756.75	52,442.63	49,702.46	41,929.75	39,201.82	38,934.71
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
<b>OTROS ACTIVOS</b>	11,258.95	521.50%	2,158.95	2,505.62	2,463.99	2,716.00	2,929.07	2,828.28	3,203.13	3,382.73	3,063.77	3,129.53	2,703.72	2,719.82	13,417.90
Locales	11,032.60	625.75%	1,763.09	1,976.91	1,875.36	2,166.50	2,252.11	2,208.73	2,495.46	2,575.93	2,579.21	2,577.22	2,221.27	2,205.68	12,795.69
Extranjero	226.35	57.18%	395.87	528.71	588.63	549.51	676.96	619.55	707.67	806.80	484.57	552.31	482.45	514.14	622.22
<b>TOTAL DE ACTIVOS</b>	303,931.24	253.21%	120,033.65	125,962.96	124,982.02	139,001.37	138,821.37	166,770.76	163,321.40	162,568.36	171,212.64	172,847.71	175,147.21	221,649.08	423,964.89
<b>DEPOSITOS</b>	269,019.39	259.76%	103,565.81	108,305.93	103,863.57	119,631.61	120,609.30	147,836.89	145,704.58	141,098.41	146,357.71	149,221.04	148,519.69	200,286.11	372,585.20
Locales	206,361.45	489.67%	42,142.81	49,162.81	44,376.00	54,872.86	55,599.43	78,790.57	76,189.40	69,883.20	73,046.53	74,989.68	73,797.72	118,317.54	248,504.25

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			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	201,890.50	479.06%	42,142.81	49,162.81	44,376.00	54,872.86	55,599.43	78,790.57	76,189.40	69,883.20	73,046.53	74,989.68	73,797.72	118,317.54	244,033.30
A la Vista	41,707.55	666.89%	6,254.03	7,038.12	9,588.57	11,657.28	11,077.39	14,002.96	17,017.38	13,181.50	13,263.66	14,875.91	14,323.83	18,518.50	47,961.59
A Plazo	109,235.24	558.58%	19,555.77	19,853.98	20,398.88	21,142.73	21,859.11	32,348.75	33,268.56	32,213.00	36,392.48	35,583.50	39,722.87	40,299.41	128,791.01
De Ahorros	50,947.70	311.93%	16,333.00	22,270.71	14,388.54	22,072.86	22,662.94	32,438.86	25,903.45	24,488.70	23,390.39	24,530.27	19,751.02	59,499.63	67,280.70
De Bancos	4,470.95	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	4,470.95
A la Vista	1,995.76	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	1,995.76
A Plazo	2,475.19	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	2,475.19
Extranjero	62,657.94	102.01%	61,423.00	59,143.12	59,487.57	64,758.75	65,009.87	69,046.32	69,515.18	71,215.21	73,311.18	74,231.36	74,721.97	81,968.57	124,080.95
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	62,534.01	101.81%	61,423.00	59,143.12	59,487.57	64,758.75	65,009.87	69,046.32	69,515.18	71,215.21	73,311.18	74,231.36	74,721.97	81,968.57	123,957.02
A la Vista	6,079.94	41.12%	14,785.06	13,792.98	14,982.81	18,067.91	17,850.80	17,407.70	16,531.46	16,330.40	17,188.15	17,414.79	16,143.29	18,662.02	20,865.00
A Plazo	29,610.09	132.46%	22,354.18	22,767.37	22,792.33	23,326.52	23,280.48	26,600.56	27,459.04	27,559.01	28,551.25	28,940.35	29,175.24	30,662.28	51,964.26
De Ahorros	26,843.99	110.54%	24,283.77	22,582.77	21,712.44	23,364.33	23,878.60	25,038.06	25,524.68	27,325.80	27,571.78	27,876.22	29,403.44	32,644.26	51,127.76
De Bancos	123.93	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	123.93
A la Vista	123.93	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	123.93
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	2,000.00	0.00	0.00	0.00	0.00	2,000.00	2,000.00	2,000.00	2,000.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	2,000.00	0.00	0.00	0.00	0.00	2,000.00	2,000.00	2,000.00	2,000.00	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	14,821.24	766.41%	1,933.86	2,126.22	2,626.19	2,847.36	1,852.17	3,722.17	1,464.20	2,581.71	5,481.42	4,048.17	6,516.22	3,613.32	16,755.10
Locales	14,674.10	873.41%	1,680.10	1,936.49	2,438.91	2,675.61	1,628.56	3,531.88	1,235.61	2,412.36	5,293.89	3,719.52	6,297.55	3,391.88	16,354.20
Extranjero	147.15	57.99%	253.76	189.73	187.27	171.75	223.61	190.29	228.59	169.35	187.54	328.66	218.66	221.43	400.91
PATRIMONIO	20,090.61	138.23%	14,533.97	15,530.80	16,492.27	16,522.41	16,359.90	15,211.70	16,152.62	16,888.24	17,373.51	17,578.50	18,111.30	17,749.65	34,624.59
Capital	16,268.80	105.28%	15,453.00	15,453.00	15,453.00	15,453.00	15,453.00	15,453.00	15,453.00	15,453.00	15,453.00	15,453.00	15,453.00	15,453.00	31,721.80
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	1.53	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	1.53
Utilidad de Periodos Anteriores	(2,318.99)	(80.74%)	2,872.19	554.74	554.74	554.74	554.74	554.74	554.74	554.74	554.74	554.74	554.74	554.74	553.21
Utilidad de Periodo	3,777.59	(163.01%)	(2,317.46)	(109.03)	(59.06)	108.08	88.35	(102.59)	(27.44)	164.40	78.77	167.96	539.07	816.76	1,460.14

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	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	2,361.67	(160.25%)	(1,473.76)	(367.91)	543.59	406.59	263.81	(693.45)	172.33	716.09	1,287.00	1,402.80	1,564.49	925.15	887.91
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
<b>PASIVO Y PATRIMONIO</b>	<b>303,931.24</b>	<b>253.21%</b>	<b>120,033.65</b>	<b>125,962.96</b>	<b>124,982.02</b>	<b>139,001.37</b>	<b>138,821.37</b>	<b>166,770.76</b>	<b>163,321.40</b>	<b>162,568.36</b>	<b>171,212.64</b>	<b>172,847.71</b>	<b>175,147.21</b>	<b>221,649.08</b>	<b>423,964.89</b>