

BALBOA BANK & TRUST, CORP.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(19,510.27)	(23.29%)	83,760.91	74,467.43	70,281.91	79,156.57	65,677.71	64,110.37	52,251.94	47,788.66	46,926.57	52,662.86	50,103.39	48,792.58	64,250.65
Depositos Locales en Bancos	(23,746.09)	(37.22%)	63,790.87	65,776.16	60,314.09	65,021.59	56,487.09	49,304.65	34,059.11	36,278.34	24,350.07	33,596.77	36,857.67	29,899.29	40,044.78
A la Vista	(40,764.34)	(78.48%)	51,940.79	14,429.26	8,380.04	7,595.32	4,851.70	5,686.01	27,156.65	6,368.03	10,143.97	4,705.44	5,557.43	6,355.94	11,176.45
A Plazo	17,018.25	143.61%	11,850.08	51,346.89	51,934.05	57,426.27	51,635.39	43,618.63	6,902.46	29,910.31	14,206.10	28,891.33	31,300.24	23,543.35	28,868.33
Depositos Extranjeros en Bancos	2,126.10	11.42%	18,616.18	5,423.40	7,525.49	12,454.83	3,416.03	11,059.09	13,471.60	7,186.88	16,575.56	14,534.17	8,596.45	11,936.73	20,742.27
A la Vista	2,126.10	11.42%	18,616.18	5,423.40	7,525.49	12,454.83	3,416.03	11,059.09	13,471.60	7,186.88	16,575.56	5,513.81	6,590.63	11,930.93	20,742.27
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,020.36	2,005.81	5.81	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	2,109.73	155.83%	1,353.87	3,267.88	2,442.33	1,680.15	5,774.59	3,746.63	4,721.24	4,323.44	6,000.94	4,531.92	4,649.27	6,956.56	3,463.59
CARTERA CREDITICIA	65,856.66	26.64%	247,248.89	252,286.99	260,659.22	269,191.08	277,235.96	280,221.89	282,587.53	294,757.60	299,999.18	308,500.88	314,461.20	315,546.92	313,105.55
Locales	59,333.01	26.04%	227,831.53	212,450.05	241,880.65	250,401.37	259,034.97	261,601.70	260,636.96	266,600.14	271,357.85	281,223.01	286,977.99	288,859.87	287,164.55
Extranjero	7,686.32	35.55%	21,619.99	42,197.80	21,243.23	21,361.85	20,700.90	21,220.39	24,650.58	30,909.45	31,544.73	30,333.51	30,682.54	30,036.37	29,306.31
Menos Provisiones	1,162.67	52.79%	2,202.63	2,360.86	2,464.66	2,572.14	2,499.91	2,600.20	2,700.00	2,751.98	2,903.40	3,055.63	3,199.33	3,349.33	3,365.31
Locales	932.71	42.35%	2,202.63	2,345.86	2,464.66	2,572.13	2,499.84	2,600.12	2,699.98	2,751.98	2,903.40	3,055.63	3,198.05	3,349.15	3,135.34
Extranjero	229.97	0.00%	0.00	15.00	0.00	0.01	0.06	0.08	0.02	0.00	0.00	0.00	1.28	0.17	229.97
INVERSIONES EN VALORES	(10,720.48)	(13.50%)	79,435.06	79,951.39	79,592.00	80,421.21	86,894.19	90,168.94	93,393.64	94,560.09	88,388.59	77,809.49	68,339.26	64,170.15	68,714.58
Locales	(12,256.45)	(30.26%)	40,500.35	33,953.23	32,191.35	31,501.30	33,801.84	35,067.03	37,501.75	39,008.80	37,422.41	33,234.80	29,235.29	27,416.06	28,243.89
Extranjero	1,835.97	4.72%	38,934.71	45,998.15	47,400.65	48,919.92	53,092.34	55,101.91	55,891.89	55,551.29	51,116.18	44,859.69	39,403.98	37,054.09	40,770.68
Menos Provisiones	300.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00	285.00	300.00	300.00	300.00
Locales	300.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00	285.00	300.00	300.00	300.00
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	2,505.08	17.33%	14,452.27	13,097.29	14,390.76	15,187.41	15,795.80	14,887.59	15,022.75	15,400.45	15,615.05	15,996.68	15,950.33	15,814.59	16,957.35
Locales	2,111.33	15.27%	13,830.06	12,139.50	13,586.52	14,354.64	14,791.08	13,856.62	14,010.86	14,251.16	14,552.20	14,905.88	14,894.05	14,708.09	15,941.39
Extranjero	393.75	63.28%	622.22	957.79	804.24	832.76	1,004.72	1,030.97	1,011.89	1,149.29	1,062.85	1,090.80	1,056.29	1,106.49	1,015.96
TOTAL DE ACTIVOS	38,130.99	8.97%	424,897.14	419,803.10	424,923.90	443,956.27	445,603.65	449,388.79	443,255.86	452,506.81	450,929.39	454,969.91	448,854.19	444,324.23	463,028.13
DEPOSITOS	18,520.47	4.97%	372,585.20	373,890.40	377,694.31	396,865.03	397,812.49	402,192.59	399,633.78	404,218.96	401,904.71	396,370.41	389,607.35	383,424.01	391,105.66
Locales	15,314.52	6.16%	248,504.25	246,410.75	248,868.13	267,550.18	269,211.42	267,733.63	254,732.01	272,175.71	269,901.42	270,823.01	263,378.34	254,884.11	263,818.77

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			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	12,938.13	5.30%	244,033.30	242,277.69	247,762.78	260,312.69	268,288.23	264,208.70	248,334.17	270,130.02	266,655.38	267,744.62	261,165.02	252,942.07	256,971.43
A la Vista	5,683.88	11.85%	47,961.59	49,031.04	54,042.11	49,711.45	52,728.34	56,964.42	49,402.02	62,490.18	52,917.95	49,666.97	47,547.26	47,392.36	53,645.47
A Plazo	21,043.52	16.34%	128,791.01	129,663.83	126,911.15	133,799.98	138,703.54	142,239.26	147,822.67	149,480.50	151,968.24	149,164.94	149,909.95	148,843.72	149,834.54
De Ahorros	(13,789.28)	(20.50%)	67,280.70	63,582.82	66,809.52	76,801.26	76,856.34	65,005.03	51,109.48	58,159.35	61,769.20	68,912.71	63,707.81	56,705.99	53,491.42
De Bancos	2,376.39	53.15%	4,470.95	4,133.06	1,105.35	7,237.48	923.19	3,524.93	6,397.84	2,045.69	3,246.04	3,078.40	2,213.32	1,942.05	6,847.34
A la Vista	361.44	18.11%	1,995.76	4,133.06	1,105.35	7,237.48	923.19	3,524.93	6,397.84	1,574.82	2,775.17	2,607.53	1,542.46	1,468.43	2,357.20
A Plazo	2,014.95	81.41%	2,475.19	0.00	0.00	0.00	0.00	0.00	0.00	470.87	470.87	470.87	670.87	473.62	4,490.14
Extranjero	3,205.95	2.58%	124,080.95	127,479.65	128,826.18	129,314.85	128,601.07	134,458.95	144,901.77	132,043.25	132,003.29	125,547.40	126,229.01	128,539.90	127,286.89
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	3,329.87	2.69%	123,957.02	127,324.70	128,800.78	128,229.29	127,020.98	132,878.88	143,321.73	132,043.25	132,003.29	125,547.40	126,229.01	128,539.90	127,286.89
A la Vista	7,213.94	34.57%	20,865.00	23,929.04	27,944.76	27,400.87	25,507.27	26,685.66	35,484.60	30,660.74	34,016.44	27,529.88	29,036.13	29,154.42	28,078.94
A Plazo	2,225.84	4.28%	51,964.26	52,092.61	52,331.10	52,386.85	52,230.11	51,512.02	50,783.53	46,076.19	45,221.52	51,669.75	51,434.14	51,519.62	54,190.10
De Ahorros	(6,109.91)	(11.95%)	51,127.76	51,303.06	48,524.92	48,441.57	49,283.60	54,681.21	57,053.60	55,306.32	52,765.33	46,347.77	45,758.74	47,865.86	45,017.85
De Bancos	(123.93)	(100.00%)	123.93	154.95	25.39	1,085.56	1,580.10	1,580.07	1,580.04	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	(123.93)	(100.00%)	123.93	154.95	25.39	1,085.56	1,580.10	1,580.07	1,580.04	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	22,500.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,000.00	4,000.00	11,000.00	13,200.00	15,200.00	22,500.00
Locales	9,300.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,000.00	4,000.00	0.00	2,000.00	2,000.00	9,300.00
Extranjero	13,200.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,000.00	11,200.00	13,200.00	13,200.00
OTROS PASIVOS	(8,068.82)	(45.64%)	17,679.39	10,576.96	12,238.14	11,756.65	12,178.14	12,168.87	10,139.36	10,754.67	12,916.52	14,445.22	11,640.86	11,630.21	9,610.57
Locales	(8,196.11)	(47.44%)	17,278.48	10,127.28	11,840.80	11,287.50	11,697.61	11,845.97	9,727.74	10,367.31	12,444.02	13,846.81	11,155.70	11,019.62	9,082.38
Extranjero	127.28	31.75%	400.91	449.68	397.33	469.15	480.54	322.90	411.62	387.36	472.50	598.41	485.15	610.59	528.19
PATRIMONIO	5,179.35	14.96%	34,632.55	35,335.74	34,991.46	35,334.60	35,613.01	35,027.33	33,482.72	33,533.18	32,108.16	33,154.28	34,405.99	34,070.01	39,811.90
Capital	5,000.00	15.76%	31,721.80	31,721.80	31,721.80	31,721.80	31,721.80	31,721.80	31,721.80	31,721.80	31,721.80	31,721.80	31,721.80	31,721.80	36,721.80
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	0.00	0.00%	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53
Utilidad de Periodos Anteriores	1,468.10	265.38%	553.21	2,013.35	2,016.16	2,021.31	2,021.31	2,021.31	2,021.31	2,021.31	2,021.31	2,021.31	2,021.31	2,021.31	2,021.31
Utilidad de Periodo	2,632.82	179.33%	1,468.10	344.39	539.29	795.36	1,021.01	1,245.98	1,537.52	1,887.60	2,281.54	2,695.37	3,092.50	3,425.95	4,100.92

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Ganancia o Perdida en Valores Disponibles para la Venta	(3,921.57)	(441.66%)	887.91	1,254.67	712.67	794.59	847.37	36.71	(1,799.43)	(2,099.06)	(3,918.02)	(3,285.74)	(2,431.16)	(3,100.58)	(3,033.66)
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	38,130.99	8.97%	424,897.14	419,803.10	424,923.90	443,956.27	445,603.65	449,388.79	443,255.86	452,506.81	450,929.39	454,969.91	448,854.19	444,324.24	463,028.13