

BALBOA BANK & TRUST, CORP.
BALANCE DE SITUACION
DE DICIEMBRE 2013 A DICIEMBRE 2014
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	60,852.11	93.38%	65,166.93	74,072.23	85,435.09	60,059.75	76,055.96	74,046.15	83,617.91	149,799.29	184,969.43	162,570.58	152,745.79	147,685.44	126,019.04
Depositos Locales en Bancos	25,311.10	61.82%	40,944.79	56,561.50	59,127.89	42,128.51	51,705.94	46,865.21	36,875.35	63,446.02	84,806.98	76,742.18	77,559.77	85,788.67	66,255.88
A la Vista	(7,180.24)	(58.85%)	12,201.48	6,717.67	6,327.08	6,429.12	4,951.70	4,809.97	4,186.29	5,540.98	9,024.47	6,563.06	5,077.96	10,551.90	5,021.24
A Plazo	32,491.34	113.04%	28,743.31	49,843.83	52,800.81	35,699.39	46,754.24	42,055.24	32,689.06	57,905.04	75,782.51	70,179.12	72,481.81	75,236.77	61,234.65
Depositos Extranjeros en Bancos	35,273.08	169.92%	20,758.55	12,292.52	20,311.33	13,422.64	18,858.53	19,980.75	41,785.20	80,113.99	93,269.73	80,555.09	70,015.04	56,026.84	56,031.63
A la Vista	25,273.08	121.75%	20,758.55	12,292.52	20,311.33	13,422.64	18,858.53	19,980.75	41,785.20	80,113.99	73,269.73	60,555.09	50,015.04	31,026.84	46,031.63
A Plazo	10,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,000.00	20,000.00	20,000.00	25,000.00	10,000.00
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	267.94	7.74%	3,463.59	5,218.21	5,995.86	4,508.60	5,491.49	7,200.19	4,957.36	6,239.28	6,892.72	5,273.31	5,170.98	5,869.94	3,731.53
CARTERA CREDITICIA	74,124.12	23.67%	313,105.55	319,125.40	319,760.96	323,513.00	328,670.89	340,438.29	349,747.86	357,770.00	356,747.07	364,134.93	378,082.51	380,270.63	387,229.67
Locales	69,942.45	24.36%	287,164.55	294,846.80	296,740.85	300,843.24	304,772.23	314,924.44	323,861.98	329,428.49	329,365.29	335,827.69	348,165.77	348,789.81	357,107.00
Extranjero	5,670.89	19.35%	29,306.31	27,793.91	26,635.42	26,422.21	27,762.42	29,472.84	29,944.86	32,422.99	31,568.27	32,570.58	34,279.27	35,838.34	34,977.21
Menos Provisiones	1,489.22	44.25%	3,365.31	3,515.31	3,615.31	3,752.45	3,863.76	3,958.98	4,058.98	4,081.49	4,186.49	4,263.33	4,362.53	4,357.52	4,854.53
Locales	205.65	6.56%	3,135.34	3,170.36	3,040.39	2,602.62	2,322.98	2,418.20	2,472.20	2,356.73	2,409.81	2,726.31	3,168.60	3,162.79	3,340.99
Extranjero	1,283.57	558.15%	229.97	344.95	574.92	1,149.84	1,540.78	1,540.78	1,586.78	1,724.76	1,776.69	1,537.02	1,193.93	1,194.73	1,513.54
INVERSIONES EN VALORES	48,125.79	70.04%	68,714.58	68,420.05	69,960.87	72,714.87	59,428.28	59,531.92	69,858.44	66,247.80	73,708.14	87,956.64	95,397.01	102,136.75	116,840.36
Locales	38,264.61	135.48%	28,243.89	28,549.44	30,278.79	31,864.55	29,202.27	29,124.07	39,679.57	32,833.24	33,643.47	43,707.22	51,101.07	53,539.49	66,508.50
Extranjero	9,871.18	24.21%	40,770.68	40,195.61	40,032.08	41,200.33	30,576.01	30,757.85	30,553.87	33,814.56	40,464.66	44,649.43	44,735.94	49,077.26	50,641.86
Menos Provisiones	10.00	3.33%	300.00	325.00	350.00	350.00	350.00	350.00	375.00	400.00	400.00	400.00	440.00	480.00	310.00
Locales	10.00	3.33%	300.00	325.00	350.00	350.00	350.00	350.00	375.00	400.00	400.00	400.00	440.00	480.00	310.00
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	998.22	6.33%	15,768.86	15,741.48	15,769.44	15,428.58	15,650.12	15,833.73	16,117.94	15,846.46	16,260.63	16,916.23	16,552.60	16,669.21	16,767.08
Locales	926.24	6.28%	14,752.90	14,949.27	15,021.82	14,667.48	14,931.80	15,039.21	15,331.90	15,075.78	15,400.74	15,903.78	15,514.82	15,515.92	15,679.14
Extranjero	71.97	7.08%	1,015.96	792.20	747.62	761.11	718.32	794.52	786.04	770.68	859.89	1,012.44	1,037.77	1,153.29	1,087.94
TOTAL DE ACTIVOS	184,100.23	39.78%	462,755.93	477,359.16	490,926.36	471,716.20	479,805.23	489,850.11	519,342.15	589,663.55	631,685.27	631,578.38	642,777.91	646,762.04	646,856.16
DEPOSITOS	177,375.25	45.35%	391,105.66	399,814.58	416,767.59	399,631.37	409,205.28	419,168.99	437,040.73	521,234.36	562,193.38	559,903.07	570,113.47	570,646.20	568,480.91
Locales	65,223.41	24.72%	263,818.77	272,173.97	288,206.67	267,883.50	269,945.18	270,065.93	273,534.72	338,007.27	352,751.11	326,306.24	331,195.80	328,651.15	329,042.18

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Utilidad de Periodos Anteriores	(971.80)	(48.15%)	2,018.25	6,126.72	6,139.45	5,635.59	5,635.59	5,635.59	5,635.59	5,635.59	5,635.59	1,568.95	1,568.95	1,568.95	1,046.45
Utilidad de Periodo	1,411.30	39.01%	3,617.34	538.39	766.12	1,096.12	1,437.18	1,839.73	2,553.18	3,053.86	3,458.99	3,821.56	4,174.65	4,555.39	5,028.64
Ganancia o Perdida en Valores Disponibles para la Venta	(311.27)	10.26%	(3,033.66)	(3,583.54)	(2,786.69)	(2,619.84)	(2,566.20)	(2,359.78)	(2,245.06)	(2,375.95)	(2,246.23)	(2,520.62)	(2,478.71)	(2,669.08)	(3,344.94)
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	184,100.23	39.78%	462,755.93	477,359.16	490,926.36	471,716.20	479,805.23	489,850.11	519,342.15	589,663.55	631,685.27	631,578.38	642,777.91	646,762.04	646,856.16