

BALBOA BANK & TRUST, CORP.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(52,939.56)	(42.01%)	126,019.04	114,889.16	95,390.38	100,689.84	91,191.80	92,073.58	73,210.76	85,100.99	61,340.51	51,049.14	47,951.59	55,374.03	73,079.48
Depositos Locales en Bancos	(32,111.16)	(48.47%)	66,255.88	64,756.03	42,165.11	50,886.72	44,136.09	47,502.69	34,862.37	49,189.81	22,597.48	22,821.24	24,249.15	23,604.45	34,144.73
A la Vista	48.68	0.97%	5,021.24	5,819.83	6,066.62	6,755.76	8,105.18	7,098.71	6,059.08	8,884.86	6,493.46	9,416.72	4,467.31	4,784.02	5,069.92
A Plazo	(32,159.84)	(52.52%)	61,234.65	58,936.20	36,098.49	44,130.97	36,030.90	40,403.98	28,803.30	40,304.95	16,104.03	13,404.52	19,781.84	18,820.43	29,074.81
Depositos Extranjeros en Bancos	(21,874.22)	(39.04%)	56,031.63	45,870.70	47,664.25	45,024.36	41,709.56	39,035.29	30,745.16	31,012.37	32,912.30	22,510.42	15,558.03	26,549.25	34,157.41
A la Vista	(36,074.22)	(78.37%)	46,031.63	40,870.70	42,664.25	40,024.36	36,709.56	34,035.29	14,745.16	13,112.37	7,912.30	5,310.42	7,758.03	7,849.25	9,957.41
A Plazo	14,200.00	142.00%	10,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	16,000.00	17,900.00	25,000.00	17,200.00	7,800.00	18,700.00	24,200.00
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	1,045.81	28.03%	3,731.53	4,262.43	5,561.01	4,778.76	5,346.16	5,535.60	7,603.23	4,898.80	5,830.72	5,717.48	8,144.41	5,220.33	4,777.34
CARTERA CREDITICIA	11,870.23	3.07%	387,229.67	384,757.44	397,219.22	388,655.79	388,536.87	386,668.93	395,302.75	381,144.19	392,712.55	392,473.32	400,975.95	399,853.39	399,099.90
Locales	3,765.77	1.05%	357,107.00	353,099.60	365,841.17	354,892.10	357,598.91	354,646.19	363,681.40	348,503.19	358,573.29	357,851.30	362,376.64	362,281.45	360,872.77
Extranjero	9,617.25	27.50%	34,977.21	36,689.67	37,087.58	40,598.61	38,877.30	39,901.00	40,093.95	39,583.12	41,305.00	41,648.02	46,137.76	45,239.21	44,594.45
Menos Provisiones	1,512.79	31.16%	4,854.53	5,031.83	5,709.53	6,834.93	7,939.34	7,878.27	8,472.60	6,942.12	7,165.73	7,026.00	7,538.44	7,667.28	6,367.32
Locales	(612.78)	(12.62%)	4,854.53	5,031.83	5,055.83	5,961.58	6,330.38	6,521.31	7,115.64	5,585.15	5,808.77	5,399.69	4,825.14	5,771.43	4,241.76
Extranjero	2,125.56	0.00%	0.00	0.00	653.70	873.35	1,608.96	1,356.96	1,356.96	1,356.96	1,356.96	1,626.31	2,713.30	1,895.85	2,125.56
INVERSIONES EN VALORES	(38,439.75)	(32.90%)	116,840.40	112,854.57	115,502.38	118,654.35	121,203.09	121,103.57	116,677.67	114,289.45	113,237.43	100,931.99	87,672.92	82,910.89	78,400.65
Locales	(20,561.91)	(30.92%)	66,508.54	67,015.29	69,686.33	74,601.54	77,521.28	76,888.98	74,193.53	72,323.91	72,574.88	58,909.35	52,123.96	49,337.86	45,946.63
Extranjero	(17,766.77)	(35.08%)	50,641.86	46,149.28	46,126.05	44,362.82	43,991.81	44,524.59	42,794.15	42,275.54	40,972.55	42,332.64	35,858.96	33,883.03	32,875.09
Menos Provisiones	111.07	35.83%	310.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	421.07
Locales	111.07	35.83%	310.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	421.07
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
OTROS ACTIVOS	901.03	5.37%	16,767.08	16,414.14	16,831.10	16,907.49	16,644.99	16,589.99	17,820.59	17,050.63	17,340.28	17,257.42	16,924.39	17,298.62	17,668.11
Locales	534.08	3.41%	15,679.14	15,256.83	15,622.55	15,593.43	15,243.40	15,267.14	16,524.78	15,700.47	15,860.41	15,655.50	15,486.89	15,828.13	16,213.22
Extranjero	366.96	33.73%	1,087.94	1,157.31	1,208.55	1,314.06	1,401.59	1,322.84	1,295.82	1,350.16	1,479.87	1,601.92	1,437.50	1,470.49	1,454.89
TOTAL DE ACTIVOS	(78,608.05)	(12.15%)	646,856.19	628,915.32	624,943.07	624,907.47	617,576.76	616,436.06	603,011.77	597,585.25	584,630.77	561,711.87	553,524.86	555,436.93	568,248.14
DEPOSITOS	(88,557.63)	(15.58%)	568,480.91	558,278.34	549,984.88	543,541.88	536,340.76	526,991.80	504,628.96	500,152.92	488,517.46	467,775.69	461,365.16	464,625.64	479,923.28
Locales	(62,564.42)	(19.01%)	329,042.18	322,701.89	313,434.31	300,030.32	295,702.79	309,969.94	287,343.25	284,121.11	275,542.67	258,844.73	251,819.80	253,230.94	266,477.76

BALBOA BANK & TRUST, CORP.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014		2015											
			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	0.00
De Particulares	(59,397.20)	(18.81%)	315,726.03	308,696.38	299,589.75	286,115.87	281,731.46	294,902.73	273,348.60	270,197.35	262,444.58	246,173.13	240,864.14	243,882.04	256,328.83	
A la Vista	(33,120.75)	(41.32%)	80,152.40	75,620.09	73,651.92	69,226.18	68,376.14	80,331.58	65,301.50	63,963.38	58,687.19	48,245.32	41,398.05	41,552.12	47,031.65	
A Plazo	(17,852.13)	(9.81%)	182,041.59	179,554.31	176,735.25	168,804.88	164,912.23	161,259.83	155,780.75	150,785.42	153,870.19	151,416.93	157,243.12	160,083.21	164,189.47	
De Ahorros	(8,424.32)	(15.74%)	53,532.03	53,521.98	49,202.57	48,084.82	48,443.08	53,311.32	52,266.35	55,448.55	49,887.20	46,510.87	42,222.97	42,246.71	45,107.71	
De Bancos	(3,167.22)	(23.78%)	13,316.15	14,005.51	13,844.57	13,914.44	13,971.33	15,067.21	13,994.65	13,923.76	13,098.09	12,671.61	10,955.66	9,348.90	10,148.93	
A la Vista	(1,089.95)	(87.98%)	1,238.88	928.23	767.29	837.17	894.06	989.93	917.37	846.49	2,020.81	1,594.33	1,878.38	348.90	148.93	
A Plazo	(2,077.28)	(17.20%)	12,077.28	13,077.28	13,077.28	13,077.28	13,077.28	14,077.28	13,077.28	13,077.28	11,077.28	11,077.28	9,077.28	9,000.00	10,000.00	
Extranjero	(25,993.21)	(10.86%)	239,438.73	235,576.45	236,550.57	243,511.56	240,637.97	217,021.86	217,285.71	216,031.80	212,974.79	208,930.95	209,545.36	211,394.70	213,445.53	
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	(25,993.21)	(11.09%)	234,438.73	230,576.45	231,550.57	238,511.56	235,637.97	212,021.86	212,285.71	211,031.80	207,974.79	203,930.95	204,545.36	206,394.70	208,445.53	
A la Vista	(28,510.11)	(50.63%)	56,315.44	56,167.79	55,518.85	53,926.21	52,636.85	32,510.99	30,742.75	29,930.80	31,256.31	33,201.64	26,410.12	26,448.44	27,805.34	
A Plazo	18,112.57	16.07%	112,710.05	111,723.61	111,003.30	122,456.90	122,979.09	124,286.80	121,325.33	121,761.90	121,708.22	118,967.81	124,678.70	126,739.54	130,822.63	
De Ahorros	(15,595.67)	(23.84%)	65,413.23	62,685.05	65,028.42	62,128.46	60,022.03	55,224.07	60,217.63	59,339.11	55,010.26	51,761.50	53,456.54	53,206.71	49,817.56	
De Bancos	0.00	0.00%	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	
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%	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	
OBLIGACIONES	13,000.00	72.42%	17,950.00	11,200.00	11,200.00	17,950.00	17,950.00	27,950.00	35,950.00	35,950.00	30,950.00	30,950.00	30,950.00	30,950.00	30,950.00	
Locales	3,000.00	44.44%	6,750.00	0.00	0.00	6,750.00	6,750.00	6,750.00	14,750.00	14,750.00	9,750.00	9,750.00	9,750.00	9,750.00	9,750.00	
Extranjero	10,000.00	89.29%	11,200.00	11,200.00	11,200.00	11,200.00	11,200.00	21,200.00	21,200.00	21,200.00	21,200.00	21,200.00	21,200.00	21,200.00	21,200.00	
OTROS PASIVOS	(3,122.82)	(24.43%)	12,785.02	11,967.93	14,969.70	15,683.00	15,299.02	12,718.99	11,718.58	11,071.58	15,778.09	14,159.48	12,576.08	11,618.06	9,662.20	
Locales	(3,297.99)	(27.44%)	12,020.23	11,203.12	14,166.39	14,913.64	14,637.53	12,020.30	11,014.61	10,334.59	14,883.79	13,210.44	11,627.39	10,717.81	8,722.24	
Extranjero	175.17	22.90%	764.79	764.81	803.31	769.35	661.49	698.69	703.97	736.99	894.30	949.04	948.69	900.25	939.96	
PATRIMONIO	72.40	0.15%	47,640.26	47,469.05	48,788.49	47,732.59	47,986.98	48,775.28	50,714.24	50,410.75	49,385.22	48,826.70	48,633.61	48,243.23	47,712.66	
Capital	3,105.10	7.58%	40,963.84	40,963.84	41,731.89	41,731.94	41,731.94	41,731.94	44,068.94	44,068.94	44,068.94	44,068.94	44,068.94	44,068.94	44,068.94	
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	3,039.02	74.55%	4,076.58	4,076.58	4,081.66	4,809.54	5,014.20	4,062.00	5,001.92	5,539.24	5,243.56	6,401.66	6,383.26	6,605.35	7,115.60	
Provisiones Dinámicas	1,783.16	43.85%	4,066.64	4,066.64	4,066.64	3,685.28	3,667.35	3,667.35	4,246.09	4,246.09	4,246.09	5,849.80	5,849.80	5,849.80	5,849.80	
Otras Reservas	1,255.86	12,628.02%	9.94	9.94	15.02	1,124.26	1,346.85	394.65	755.83	1,293.15	997.47	551.86	533.46	755.56	1,265.80	

BALBOA BANK & TRUST, CORP.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	1,864.67	179.11%	1,041.09	6,069.73	6,064.65	5,211.82	5,007.16	5,959.35	5,019.44	4,482.12	4,777.79	3,619.70	3,638.09	3,416.00	2,905.76
Utilidad de Periodo	(3,401.99)	(69.38%)	4,903.68	382.34	368.85	29.59	(491.30)	(74.07)	132.61	240.87	404.18	1,028.33	872.05	1,113.24	1,501.70
Ganancia o Perdida en Valores Disponibles para la Venta	(4,534.40)	135.56%	(3,344.94)	(4,023.43)	(3,458.56)	(4,050.29)	(3,275.02)	(2,903.95)	(3,508.67)	(3,920.42)	(5,109.25)	(6,291.93)	(6,328.73)	(6,960.30)	(7,879.34)
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	(78,608.05)	(12.15%)	646,856.19	628,915.32	624,943.07	624,907.47	617,576.76	616,436.06	603,011.77	597,585.25	584,630.77	561,711.87	553,524.86	555,436.93	568,248.14