

BCT BANK INTERNATIONAL, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
ACTIVOS LIQUIDOS NETO	110,735,921.02	77,399,636.38	97,350,014.77	98,324,308.31	102,554,082.37
DEPÓSITOS INTERNOS EN BANCOS	23,885,400.15	17,956,855.94	25,968,583.13	28,071,683.80	24,353,592.30
A LA VISTA	3,960,400.15	7,031,855.94	8,218,583.13	9,071,683.80	6,253,592.30
A PLAZO	19,925,000.00	10,925,000.00	17,750,000.00	19,000,000.00	18,100,000.00
DEPÓSITOS EXTERNOS EN BANCOS	85,764,166.92	58,596,932.86	70,648,313.32	69,353,073.76	77,347,387.44
A LA VISTA	56,764,166.92	42,596,932.86	53,648,313.32	54,853,073.76	60,347,387.44
A PLAZO	29,000,000.00	16,000,000.00	17,000,000.00	14,500,000.00	17,000,000.00
OTROS	1,086,353.95	845,847.58	733,118.32	899,550.75	853,102.63
CARTERA CREDITICIA NETA	696,896,330.05	672,896,294.53	614,032,027.03	646,776,180.62	669,148,842.60
INTERNA	186,189,116.34	197,332,493.90	213,067,116.66	237,643,694.84	240,269,892.80
EXTERNA	517,729,808.70	486,337,726.51	411,615,598.42	419,894,836.97	439,814,384.83
MENOS PROVISIONES	(7,022,594.99)	(10,773,925.88)	(10,650,688.05)	(10,762,351.19)	(10,935,435.03)
INTERNA	(3,760,277.71)	(8,160,598.17)	(8,435,267.46)	(10,709,016.53)	(6,601,482.19)
EXTERNA	(3,262,317.28)	(2,613,327.71)	(2,215,420.59)	(53,334.66)	(4,333,952.84)
INVERSIONES EN VALORES NETA	8,863,636.72	26,353,397.35	33,107,110.24	19,336,010.17	6,000,635.04
INTERNAS	8,863,636.72	8,802,937.00	8,803,346.74	8,701,106.58	5,000,135.04
EXTERNAS	0.00	17,550,460.35	24,303,763.50	10,634,903.59	1,000,500.00
MENOS PROVISIONES	0.00	0.00	0.00	0.00	0.00
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	19,003,045.38	15,201,062.34	16,747,729.63	19,980,890.45	26,053,822.87
INTERNOS	10,194,169.72	10,075,818.77	11,594,575.57	14,467,463.61	15,983,848.10
EXTERNOS	8,808,875.66	5,125,243.57	5,153,154.06	5,513,426.84	10,069,974.77
ACTIVO TOTAL NETO	835,498,933.17	791,850,390.60	761,236,881.67	784,417,389.55	803,757,382.88
DEPOSITOS	722,611,204.39	687,812,508.69	651,374,129.59	671,253,002.31	671,476,920.62
INTERNOS	122,076,345.98	110,071,100.70	115,024,225.72	117,506,048.77	96,853,707.35
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	116,289,345.98	104,284,100.70	109,237,225.72	114,362,548.77	91,210,207.35
A LA VISTA	30,471,460.01	23,149,778.14	29,833,946.35	25,025,571.31	21,043,043.24
A PLAZO	68,353,688.37	71,865,158.00	70,267,098.90	76,611,413.77	59,650,129.05
DE AHORROS	17,464,197.60	9,269,164.56	9,136,180.47	12,725,563.69	10,517,035.06
DE BANCOS	5,787,000.00	5,787,000.00	5,787,000.00	3,143,500.00	5,643,500.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	5,787,000.00	5,787,000.00	5,787,000.00	3,143,500.00	5,643,500.00
EXTERNOS	600,534,858.41	577,741,407.99	536,349,903.87	553,746,953.54	574,623,213.27
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	598,462,793.76	576,384,059.35	535,241,293.64	552,496,520.58	573,650,202.60
A LA VISTA	70,681,920.00	74,546,052.25	76,067,368.09	83,895,973.52	76,482,366.35
A PLAZO	488,858,149.72	465,848,307.61	426,682,449.90	438,073,122.22	462,068,241.48
DE AHORROS	38,922,724.04	35,989,699.49	32,491,475.65	30,527,424.84	35,099,594.77
DE BANCOS	2,072,064.65	1,357,348.64	1,108,610.23	1,250,432.96	973,010.67
A LA VISTA	1,472,064.65	757,348.64	508,610.23	650,432.96	373,010.67
A PLAZO	600,000.00	600,000.00	600,000.00	600,000.00	600,000.00
OBLIGACIONES	35,299,176.35	39,197,147.13	40,064,249.53	44,288,999.34	56,587,635.41
INTERNAS	17,535,926.82	22,933,897.60	27,401,000.00	28,289,000.00	38,401,000.00
EXTERNAS	17,763,249.53	16,263,249.53	12,663,249.53	15,999,999.34	18,186,635.41
OTROS PASIVOS	14,905,265.22	9,498,014.78	11,352,055.52	8,716,885.43	13,906,548.17
INTERNOS	7,808,291.88	6,002,423.18	9,167,325.06	6,016,113.00	4,784,862.27
EXTERNOS	7,096,973.34	3,495,591.60	2,184,730.46	2,700,772.43	9,121,685.90
PATRIMONIO	62,683,287.20	55,342,720.00	58,446,447.03	60,158,502.47	61,786,278.67
CAPITAL	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	8,157,646.64	8,280,843.75	7,937,805.35	8,847,247.42	8,927,968.12
UTILIDAD DEL PERIODO Y DE PERIODOS	29,524,003.84	22,058,939.25	25,505,294.94	26,310,603.66	27,858,175.50

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ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	1,636.72	2,937.00	3,346.74	651.39	135.05
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	835,498,933.16	791,850,390.60	761,236,881.67	784,417,389.55	803,757,382.87