

BALANCE DE SITUACION
BCT Bank International, S.A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2009	2010											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(117,958.21)	(68.55%)	172,082.04	153,471.87	128,168.32	101,165.01	99,959.21	98,870.45	93,269.74	97,398.02	115,346.84	92,328.52	65,282.91	61,258.74	54,123.83
Depositos Locales en Bancos	3,974.07	127.34%	3,120.89	3,210.19	4,667.34	3,174.04	6,545.41	10,383.37	4,613.98	6,122.72	5,104.38	14,212.13	12,623.61	7,939.82	7,094.96
A la Vista	4,086.57	135.84%	3,008.39	3,097.69	4,554.84	3,061.54	6,432.91	10,270.87	4,501.48	6,010.22	4,991.88	14,099.63	12,623.61	7,939.82	7,094.96
A Plazo	(112.50)	(100.00%)	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(122,097.39)	(72.31%)	168,846.91	150,144.97	123,290.32	97,816.91	93,269.12	88,261.11	88,468.45	90,990.58	109,977.69	77,838.62	52,328.48	53,144.57	46,749.52
A la Vista	(78,097.39)	(68.00%)	114,846.91	96,144.97	103,290.32	77,816.91	73,269.12	73,261.11	78,468.45	80,990.58	99,977.69	67,838.62	42,328.48	48,144.57	36,749.52
A Plazo	(44,000.00)	(81.48%)	54,000.00	54,000.00	20,000.00	20,000.00	20,000.00	15,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	5,000.00	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	165.11	144.54%	114.23	116.71	210.65	174.06	144.68	225.98	187.30	284.73	264.77	277.77	330.82	174.34	279.35
CARTERA CREDITICIA	(22,343.46)	(4.69%)	476,689.17	485,240.99	464,588.15	467,234.00	465,137.90	450,131.83	461,505.04	460,062.51	450,528.90	440,951.87	446,128.51	456,659.52	454,345.71
Locales	39,967.24	160.68%	24,874.49	32,425.04	40,428.34	42,087.38	43,771.29	41,159.28	46,635.71	48,579.16	51,621.15	56,360.38	51,660.90	60,902.01	64,841.72
Extranjero	(60,616.55)	(13.29%)	456,261.27	457,512.54	429,106.41	430,095.21	426,565.19	414,343.43	420,509.50	417,373.52	406,797.91	392,731.65	402,397.07	403,936.97	395,644.72
Menos Provisiones	1,694.15	38.10%	4,446.59	4,696.59	4,946.59	4,948.59	5,198.59	5,370.88	5,640.17	5,890.17	7,890.17	8,140.17	7,929.46	8,179.46	6,140.74
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.32	0.00	0.00
Extranjero	1,694.15	38.10%	4,446.59	4,696.59	4,946.59	4,948.59	5,198.59	5,370.88	5,640.17	5,890.17	7,890.17	8,140.02	7,929.13	8,179.46	6,140.74
INVERSIONES EN VALORES	6,999.92	1,190,300.62%	0.59	0.59	0.59	0.58	0.60	10,000.58	10,000.59	2,000.53	2,000.60	7,000.60	7,000.61	7,000.61	7,000.51
Locales	7,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00	2,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Extranjero	(0.08)	(13.63%)	0.59	0.59	0.59	0.58	0.60	10,000.58	10,000.59	0.53	0.60	0.60	0.61	0.61	0.51
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 ACTIVOS	12,041.37	145.93%	8,251.40	9,314.21	8,990.22	9,703.96	11,084.03	10,374.44	11,624.27	10,679.12	12,901.88	14,042.29	18,764.29	18,398.83	20,292.76
Locales	6,867.58	167.12%	4,109.45	4,686.64	4,685.86	4,991.88	6,079.68	4,430.44	5,404.79	5,085.51	6,746.22	7,685.70	12,327.59	11,841.52	10,977.02
Extranjero	5,173.79	124.91%	4,141.95	4,627.57	4,304.36	4,712.08	5,004.35	5,944.00	6,219.47	5,593.62	6,155.66	6,356.59	6,436.71	6,557.30	9,315.74
TOTAL DE ACTIVOS	(121,260.39)	(18.46%)	657,023.19	648,027.66	601,747.28	578,103.56	576,181.74	569,377.31	576,399.64	570,140.18	580,778.21	554,323.28	537,176.33	543,317.69	535,762.81
DEPOSITOS	(132,095.01)	(22.03%)	599,580.51	588,710.65	544,476.90	520,192.76	516,612.76	510,527.80	515,192.75	505,356.07	516,774.53	488,985.54	466,611.60	470,910.61	467,485.50
Locales	(9,802.30)	(28.18%)	34,780.97	26,691.53	32,294.77	31,045.70	29,838.68	33,110.94	29,457.95	61,331.87	24,967.43	30,535.98	25,972.83	26,179.76	24,978.67

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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	(9,802.30)	(34.66%)	28,280.97	20,191.53	25,794.77	24,545.70	23,338.68	26,610.94	22,957.95	54,831.87	18,467.43	24,035.96	19,472.80	19,679.74	18,478.67
A la Vista	(6,074.73)	(51.77%)	11,734.17	8,557.78	14,840.62	10,049.23	8,473.71	12,085.86	7,742.87	6,602.28	5,675.82	11,044.35	7,343.57	7,000.51	5,659.44
A Plazo	(3,727.57)	(22.53%)	16,546.79	11,633.75	10,954.15	14,496.47	14,864.97	14,525.08	15,215.08	48,229.59	12,791.60	12,991.60	12,129.22	12,679.22	12,819.22
De Ahorros	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 Bancos	0.00	0.00%	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.03	6,500.03	6,500.03	6,500.00
A la Vista	0.00	(100.00%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.03	0.03	0.00
A Plazo	0.00	0.00%	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00
Extranjero	(122,292.71)	(21.65%)	564,799.54	562,019.12	512,182.13	489,147.05	486,774.09	477,416.86	485,734.80	444,024.19	491,807.10	458,449.56	440,638.78	444,730.85	442,506.83
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	(124,259.10)	(22.11%)	561,907.90	560,193.14	510,214.14	488,013.10	484,961.90	474,260.33	480,214.81	439,124.07	489,397.02	455,124.12	438,539.26	442,605.71	437,648.80
A la Vista	(26,545.70)	(29.56%)	89,802.48	112,891.26	88,343.02	71,992.81	76,122.95	78,617.47	83,536.54	74,651.19	92,152.13	75,474.90	63,108.32	72,046.65	63,256.78
A Plazo	(97,713.40)	(20.70%)	472,105.42	447,301.87	421,871.12	416,020.30	408,838.95	395,642.86	396,678.27	364,472.88	397,244.89	379,649.22	375,430.94	370,559.06	374,392.03
De Ahorros	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 Bancos	1,966.39	68.00%	2,891.64	1,825.98	1,967.99	1,133.95	1,812.18	3,156.52	5,519.99	4,900.12	2,410.08	3,325.44	2,099.51	2,125.14	4,858.03
A la Vista	1,966.39	68.00%	2,891.64	1,825.98	1,967.99	1,133.95	1,812.18	3,156.52	5,519.99	4,900.12	2,410.08	3,325.44	2,099.51	2,125.14	4,858.03
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	6,907.29	265.37%	2,602.85	2,726.91	2,931.14	3,258.90	4,419.90	2,773.35	3,602.20	3,397.20	5,334.51	5,910.53	11,098.92	10,304.03	9,510.14
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	6,907.29	265.37%	2,602.85	2,726.91	2,931.14	3,258.90	4,419.90	2,773.35	3,602.20	3,397.20	5,334.51	5,910.53	11,098.92	10,304.03	9,510.14
OTROS PASIVOS	2,084.97	37.62%	5,542.21	7,159.15	4,659.96	5,206.22	5,021.99	5,446.56	6,520.97	9,954.00	6,798.46	7,233.29	6,987.56	9,311.70	7,627.18
Locales	243.47	85.23%	285.66	1,288.26	350.60	467.56	251.09	195.49	335.36	4,495.89	697.23	899.03	573.29	2,605.76	529.13
Extranjero	1,841.50	35.03%	5,256.55	5,870.88	4,309.35	4,738.67	4,770.90	5,251.07	6,185.61	5,458.11	6,101.23	6,334.26	6,414.26	6,705.94	7,098.04
PATRIMONIO	1,842.38	3.74%	49,297.62	49,430.96	49,679.29	49,445.68	50,127.09	50,629.60	51,083.72	51,432.91	51,870.72	52,193.91	52,478.25	52,791.35	51,140.00
Capital	0.00	0.00%	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
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%	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
Utilidad de Periodos Anteriores	(324.78)	(1.53%)	21,185.92	24,297.62	24,297.62	24,258.24	24,297.62	24,297.62	24,297.62	24,297.62	24,297.62	24,297.62	24,297.62	24,297.62	20,861.14
Utilidad de Periodo	2,167.13	69.64%	3,111.70	133.33	381.66	187.41	829.45	1,331.93	1,786.04	2,135.23	2,573.03	2,896.22	3,180.55	3,493.65	5,278.83

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	0.03	547.05%	0.00	0.01	0.01	0.02	0.02	0.05	0.06	0.06	0.07	0.07	0.08	0.08	0.03
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	(121,260.39)	(18.46%)	657,023.19	648,027.66	601,747.28	578,103.56	576,181.74	569,377.31	576,399.64	570,140.18	580,778.21	554,323.28	537,176.33	543,317.69	535,762.81