

BALANCE DE SITUACION
BCT Bank International, S.A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	10,092.53	18.65%	54,123.83	65,348.11	45,854.53	57,611.88	53,460.30	64,524.29	46,030.20	64,362.66	56,740.05	51,896.44	45,853.21	65,871.12	64,216.36
Depositos Locales en Bancos	(3,574.84)	(50.39%)	7,094.96	6,818.38	9,780.88	14,877.12	6,124.51	5,834.24	2,854.80	4,644.41	1,972.11	4,001.68	7,514.71	2,817.84	3,520.12
A la Vista	(3,574.84)	(50.39%)	7,094.96	6,818.38	9,780.88	14,877.12	6,124.51	5,834.24	2,854.80	4,644.41	1,972.11	4,001.68	7,514.71	2,817.84	3,520.12
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
Depositos Extranjeros en Bancos	13,601.17	29.09%	46,749.52	58,187.21	35,880.00	42,470.31	47,019.04	58,462.00	42,854.78	59,465.85	54,474.94	47,548.85	38,049.09	62,749.74	60,350.69
A la Vista	23,601.17	64.22%	36,749.52	48,187.21	35,880.00	42,470.31	47,019.04	58,462.00	42,854.78	59,465.85	54,474.94	47,548.85	38,049.09	62,749.74	60,350.69
A Plazo	(10,000.00)	(100.00%)	10,000.00	10,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	66.20	23.70%	279.35	342.52	193.66	264.45	316.75	228.05	320.63	252.40	292.99	345.90	289.41	303.54	345.55
CARTERA CREDITICIA	91,388.27	20.11%	454,345.71	460,241.23	478,539.40	489,373.52	485,967.39	488,074.04	499,769.68	506,943.57	514,717.48	522,957.09	536,514.90	533,442.79	545,733.98
Locales	46,646.85	71.94%	64,841.72	67,667.75	72,775.33	71,360.07	72,049.11	77,959.20	87,045.96	91,245.56	96,793.65	100,651.79	105,582.30	108,393.04	111,488.57
Extranjero	47,499.90	12.01%	395,644.72	398,944.23	412,364.81	424,844.19	420,979.03	417,405.59	420,244.46	423,448.75	425,904.57	430,516.05	439,371.82	433,718.97	443,144.62
Menos Provisiones	2,758.47	44.92%	6,140.74	6,370.74	6,600.74	6,830.74	7,060.74	7,290.74	7,520.74	7,750.74	7,980.74	8,210.74	8,439.22	8,669.22	8,899.22
Locales	0.00	0.00%	0.00	0.00	40.80	960.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	2,758.47	44.92%	6,140.74	6,370.74	6,559.94	5,870.56	7,060.74	7,290.74	7,520.74	7,750.74	7,980.74	8,210.74	8,439.22	8,669.22	8,899.22
INVERSIONES EN VALORES	1,816.10	25.94%	7,000.51	7,000.51	11,772.66	6,779.16	6,750.07	6,849.99	11,462.50	4,500.47	7,038.38	7,069.38	8,792.99	8,879.30	8,816.60
Locales	96.10	1.37%	7,000.00	7,000.00	7,000.00	2,000.00	2,000.00	2,000.00	6,500.00	4,500.00	7,037.91	7,068.91	7,069.61	7,088.26	7,096.10
Extranjero	1,719.99	338,614.85%	0.51	0.51	4,772.66	4,779.16	4,750.07	4,849.99	4,962.50	0.47	0.47	0.47	1,723.38	1,791.04	1,720.50
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	(6,074.75)	(29.94%)	20,292.76	18,790.90	14,680.36	13,247.73	15,835.15	16,763.25	16,411.61	18,388.77	19,034.11	13,040.58	13,556.36	13,634.00	14,218.01
Locales	(7,736.87)	(70.48%)	10,977.02	9,025.34	4,974.75	2,326.46	2,155.65	2,930.64	2,949.04	3,151.35	5,342.97	3,933.72	3,629.43	3,535.33	3,240.16
Extranjero	1,662.12	17.84%	9,315.74	9,765.56	9,705.61	10,921.26	13,679.50	13,832.61	13,462.57	15,237.41	13,691.14	9,106.86	9,926.93	10,098.66	10,977.86
TOTAL DE ACTIVOS	97,222.15	18.15%	535,762.81	551,380.75	550,846.96	567,012.28	562,012.91	576,211.57	573,673.99	594,195.46	597,530.01	594,963.48	604,717.46	621,827.21	632,984.96
DEPOSITOS	88,769.87	18.99%	467,485.50	484,787.42	482,907.65	500,009.79	494,738.39	512,764.92	511,092.42	527,653.43	531,487.46	536,851.40	533,777.84	552,083.45	556,255.37
Locales	10,216.30	40.90%	24,978.67	23,672.73	23,968.28	26,043.74	25,753.90	32,294.45	32,325.25	33,110.78	32,422.09	31,667.57	31,940.94	33,308.79	35,194.97

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			2010	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	14,356.43	77.69%	18,478.67	17,172.73	17,468.28	19,543.74	19,253.90	25,794.45	25,825.25	26,610.78	27,422.09	28,667.57	29,581.07	30,948.92	32,835.10
A la Vista	592.14	10.46%	5,659.44	5,353.50	5,633.03	7,683.34	3,166.32	7,927.01	4,618.17	3,284.48	3,200.91	4,788.18	5,513.29	5,741.69	6,251.58
A Plazo	10,780.26	84.09%	12,819.22	11,819.22	11,835.25	11,860.40	13,568.99	16,368.99	19,597.94	21,897.94	22,377.66	22,394.31	22,435.57	22,899.49	23,599.49
De Ahorros	2,984.03	0.00%	0.00	0.00	0.00	0.00	2,518.59	1,498.45	1,609.14	1,428.36	1,843.53	1,485.07	1,632.21	2,307.75	2,984.03
De Bancos	(4,140.13)	(63.69%)	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	5,000.00	3,000.00	2,359.87	2,359.87	2,359.87
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	(4,140.13)	(63.69%)	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	5,000.00	3,000.00	2,359.87	2,359.87	2,359.87
Extranjero	78,553.57	17.75%	442,506.83	461,114.69	458,939.37	473,966.05	468,984.49	480,470.47	478,767.17	494,542.65	499,065.37	505,183.83	501,836.91	518,774.66	521,060.40
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	81,979.31	18.73%	437,648.80	458,355.13	458,138.18	472,170.80	464,065.17	476,673.79	477,223.87	489,682.64	498,492.08	504,894.05	500,212.94	517,827.61	519,628.11
A la Vista	(1,310.62)	(2.07%)	63,256.78	79,922.10	76,896.88	80,769.90	44,717.13	50,715.61	50,316.98	51,972.88	67,393.39	61,986.48	54,929.90	74,051.72	61,946.15
A Plazo	60,367.44	16.12%	374,392.03	378,433.03	381,241.29	391,400.90	390,623.75	396,406.27	396,143.12	397,993.70	407,593.46	418,804.66	420,708.01	418,416.72	434,759.47
De Ahorros	22,922.49	0.00%	0.00	0.00	0.00	0.00	28,724.29	29,551.91	30,763.78	39,716.06	23,505.23	24,102.92	24,575.03	25,359.17	22,922.49
De Bancos	(3,425.74)	(70.52%)	4,858.03	2,759.56	801.19	1,795.26	4,919.32	3,796.68	1,543.30	4,860.00	573.28	289.78	1,623.97	947.05	1,432.29
A la Vista	(3,425.74)	(70.52%)	4,858.03	2,759.56	801.19	1,795.26	4,919.32	3,796.68	1,543.30	4,860.00	573.28	289.78	1,623.97	947.05	1,432.29
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	5,489.86	57.73%	9,510.14	7,199.56	7,412.97	5,714.43	6,178.00	1,712.60	53.75	53.75	0.00	1,848.24	10,000.00	10,000.00	15,000.00
Locales	0.00	0.00%	0.00	0.00	0.00	5,714.43	0.00	1,127.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	5,489.86	57.73%	9,510.14	7,199.56	7,412.97	0.00	6,178.00	584.79	53.75	53.75	0.00	1,848.24	10,000.00	10,000.00	15,000.00
OTROS PASIVOS	2,236.18	29.32%	7,627.18	7,855.85	8,722.98	11,159.85	10,752.11	11,030.03	11,377.32	14,942.40	14,073.35	6,068.33	10,317.62	8,646.45	9,863.36
Locales	3,043.53	575.19%	529.13	548.21	986.87	2,838.05	2,226.57	2,165.45	2,239.15	4,137.86	2,642.01	1,613.60	3,311.17	1,348.02	3,572.66
Extranjero	(807.35)	(11.37%)	7,098.04	7,307.64	7,736.11	8,321.80	8,525.54	8,864.58	9,138.18	10,804.54	11,431.34	4,454.73	7,006.44	7,298.43	6,290.70
PATRIMONIO	726.23	1.42%	51,140.00	51,537.93	51,803.36	50,128.21	50,344.41	50,704.02	51,150.50	51,545.87	51,969.21	50,195.51	50,621.99	51,097.31	51,866.23
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	1,071.56	5.14%	20,861.14	26,140.32	26,140.32	24,040.32	24,040.32	24,040.32	24,040.32	24,040.32	24,040.32	21,932.70	21,932.70	21,932.70	21,932.70
Utilidad de Periodo	(441.43)	(8.36%)	5,278.83	397.57	663.46	1,134.03	1,429.85	1,741.70	2,126.21	2,505.51	2,890.93	3,193.86	3,619.64	4,076.33	4,837.40

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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	96.10	313,319.63%	0.03	0.03	(0.42)	(46.14)	(125.77)	(78.00)	(16.03)	0.04	37.96	68.95	69.66	88.28	96.13
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	97,222.15	18.15%	535,762.81	551,380.75	550,846.96	567,012.28	562,012.91	576,211.57	573,673.99	594,195.46	597,530.01	594,963.48	604,717.46	621,827.21	632,984.96