

BALANCE DE SITUACION
BCT Bank International, S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(4,898.02)	(7.63%)	64,216.36	57,525.94	74,749.44	59,264.26	68,722.35	65,436.77	64,430.12	46,125.83	58,991.20	56,316.09	54,339.37	55,013.76	59,318.34
Depositos Locales en Bancos	5,887.04	167.24%	3,520.12	3,754.17	4,677.20	3,881.05	4,926.17	4,661.44	15,282.50	2,062.68	2,247.31	7,006.32	16,142.22	10,339.18	9,407.15
A la Vista	5,887.04	167.24%	3,520.12	3,754.17	4,677.20	3,881.05	4,926.17	4,661.44	552.50	2,062.68	2,247.31	7,006.32	16,142.22	10,339.18	9,407.15
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	14,730.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(11,016.31)	(18.25%)	60,350.69	53,439.79	69,712.82	54,981.24	63,529.75	60,335.10	48,738.04	43,719.94	56,440.71	48,836.58	37,760.41	44,155.73	49,334.38
A la Vista	(11,016.31)	(18.25%)	60,350.69	53,439.79	69,712.82	54,981.24	51,529.75	36,335.10	22,238.04	9,719.94	28,440.71	23,836.58	25,060.41	44,155.73	49,334.38
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	12,000.00	24,000.00	26,500.00	34,000.00	28,000.00	25,000.00	12,700.00	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	231.26	66.93%	345.55	331.99	359.42	401.97	266.43	440.22	409.58	343.20	303.18	473.18	436.74	518.85	576.80
CARTERA CREDITICIA	31,919.71	5.85%	545,733.98	557,306.29	554,735.79	565,567.99	562,902.74	577,390.33	580,710.99	586,769.93	599,784.00	607,333.36	599,851.95	593,129.71	577,653.69
Locales	28,538.33	25.60%	111,488.57	115,128.57	118,255.48	117,316.38	119,046.94	124,823.93	123,452.32	131,700.05	144,873.24	147,291.69	143,625.23	145,402.34	140,026.91
Extranjero	5,738.69	1.29%	443,144.62	451,273.95	445,773.55	457,741.86	453,543.06	462,450.67	467,339.95	465,317.74	465,355.64	470,707.17	467,089.23	458,786.89	448,883.31
Menos Provisiones	2,357.31	26.49%	8,899.22	9,096.23	9,293.24	9,490.25	9,687.26	9,884.27	10,081.28	10,247.86	10,444.87	10,665.50	10,862.51	11,059.52	11,256.53
Locales	5.84	0.00%	0.00	30.58	0.00	0.00	0.00	0.00	0.00	0.00	4.38	4.38	4.38	4.38	5.84
Extranjero	2,351.47	26.42%	8,899.22	9,065.65	9,293.24	9,490.25	9,687.26	9,884.27	10,081.28	10,247.86	10,440.49	10,661.12	10,858.13	11,055.14	11,250.69
INVERSIONES EN VALORES	(6,815.49)	(77.30%)	8,816.60	9,470.55	7,210.24	7,206.84	10,850.04	8,996.24	6,502.04	6,500.83	4,004.89	2,001.49	1,996.84	2,000.88	2,001.11
Locales	(5,094.99)	(71.80%)	7,096.10	7,098.06	7,003.82	7,000.42	8,997.05	8,995.92	6,501.71	6,500.49	4,004.55	2,001.15	1,996.84	2,000.88	2,001.11
Extranjero	(1,720.50)	(100.00%)	1,720.50	2,372.49	206.42	206.42	1,852.99	0.33	0.34	0.34	0.34	0.34	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 ACTIVOS	3,411.69	24.00%	14,218.01	14,056.11	13,513.68	12,665.71	13,177.93	12,750.80	11,749.74	11,619.50	13,301.74	13,888.30	15,362.02	16,932.13	17,629.71
Locales	3,948.32	121.86%	3,240.16	5,596.80	6,300.68	5,187.99	5,522.01	5,329.23	4,181.42	3,717.12	4,821.54	4,900.75	5,898.02	7,091.41	7,188.48
Extranjero	(536.63)	(4.89%)	10,977.86	8,459.31	7,213.00	7,477.72	7,655.91	7,421.57	7,568.32	7,902.38	8,480.20	8,987.56	9,464.00	9,840.71	10,441.23
TOTAL DE ACTIVOS	23,617.89	3.73%	632,984.96	638,358.89	650,209.14	644,704.81	655,653.06	664,574.14	663,392.90	651,016.09	676,081.83	679,539.23	671,550.18	667,076.47	656,602.85
DEPOSITOS	14,254.95	2.56%	556,255.37	561,698.04	572,958.29	572,878.29	582,921.44	592,164.78	591,044.72	580,370.21	601,377.52	600,338.82	587,311.91	581,501.01	570,510.32
Locales	21,458.87	60.97%	35,194.97	35,980.80	36,331.18	37,994.68	39,613.21	44,968.24	45,414.79	48,989.12	52,980.94	52,179.69	55,565.18	55,833.05	56,653.84

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			2011 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	21,458.87	65.35%	32,835.10	33,620.93	33,971.31	35,634.81	37,253.34	42,608.37	43,054.92	46,629.25	50,621.07	49,819.82	53,205.31	53,473.18	54,293.97
A la Vista	(212.55)	(3.40%)	6,251.58	5,425.70	5,521.26	4,747.36	5,633.31	8,425.93	8,234.09	5,410.76	5,800.70	5,058.91	6,180.22	6,503.08	6,039.03
A Plazo	21,697.17	91.94%	23,599.49	25,118.58	25,492.58	28,358.34	29,145.34	31,436.95	32,073.00	36,673.00	39,614.20	40,904.20	43,700.20	43,995.66	45,296.66
De Ahorros	(25.75)	(0.86%)	2,984.03	3,076.66	2,957.47	2,529.11	2,474.69	2,745.49	2,747.83	4,545.49	5,206.17	3,856.71	3,324.90	2,974.44	2,958.28
De Bancos	0.00	0.00%	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	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	0.00	0.00%	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87
Extranjero	(7,203.92)	(1.38%)	521,060.40	525,717.24	536,627.11	534,883.61	543,308.23	547,196.54	545,629.92	531,381.09	548,396.58	548,159.13	531,746.72	525,667.97	513,856.49
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	(8,536.07)	(1.64%)	519,628.11	524,718.22	536,013.51	530,744.63	541,804.39	546,226.81	544,548.25	530,662.65	547,917.98	538,280.34	521,954.24	520,416.99	511,092.05
A la Vista	6,236.92	10.07%	61,946.15	61,406.22	71,173.95	68,681.56	69,333.55	77,552.74	81,398.61	72,429.82	83,748.18	70,155.00	64,170.66	69,036.28	68,183.07
A Plazo	(31,154.12)	(7.17%)	434,759.47	438,154.02	433,292.79	433,606.47	445,884.56	439,378.82	435,182.75	427,079.76	435,922.07	440,240.44	431,635.98	423,736.00	403,605.35
De Ahorros	16,381.14	71.46%	22,922.49	25,157.98	31,546.77	28,456.60	26,586.28	29,295.25	27,966.89	31,153.08	28,247.73	27,884.89	26,147.60	27,644.71	39,303.63
De Bancos	1,332.15	93.01%	1,432.29	999.02	613.60	4,138.98	1,503.84	969.73	1,081.68	718.44	478.61	9,878.79	9,792.48	5,250.98	2,764.44
A la Vista	732.15	51.12%	1,432.29	999.02	613.60	4,138.98	903.84	969.73	1,081.68	718.44	478.61	9,878.79	9,792.48	5,250.98	2,164.44
A Plazo	600.00	0.00%	0.00	0.00	0.00	0.00	600.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00
OBLIGACIONES	5,980.68	39.87%	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	13,500.00	14,987.31	18,240.39	21,240.39	21,240.39	20,980.68
Locales	11.39	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	11.39
Extranjero	5,969.29	39.80%	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	13,500.00	14,987.31	18,240.39	21,240.39	21,240.39	20,969.29
OTROS PASIVOS	2,936.75	29.77%	9,863.36	9,386.15	9,791.55	8,575.38	9,105.31	8,335.15	7,867.29	7,680.60	9,686.30	10,426.75	11,893.21	12,732.82	12,800.10
Locales	1,166.88	32.66%	3,572.66	3,416.95	4,671.41	3,137.46	3,291.75	2,877.35	2,031.51	1,776.32	3,134.77	2,809.92	3,953.08	4,725.71	4,739.53
Extranjero	1,769.87	28.13%	6,290.70	5,969.20	5,120.13	5,437.93	5,813.56	5,457.80	5,835.77	5,904.28	6,551.53	7,616.83	7,940.13	8,007.11	8,060.57
PATRIMONIO	445.51	0.86%	51,866.23	52,274.70	52,459.30	48,251.14	48,626.31	49,074.21	49,480.90	49,465.28	50,030.70	50,533.28	51,104.67	51,602.26	52,311.74
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	(342.24)	(1.56%)	21,932.70	26,770.10	26,770.10	22,169.41	22,169.41	22,169.41	22,169.41	21,590.47	21,590.47	21,590.47	21,590.47	21,590.47	21,590.47
Utilidad de Periodo	882.76	18.25%	4,837.40	406.52	685.36	1,081.29	1,459.83	1,908.86	2,309.76	2,874.30	3,436.62	3,941.64	4,517.36	5,010.91	5,720.16

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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	(95.02)	(98.84%)	96.13	98.08	3.84	0.44	(2.93)	(4.06)	1.73	0.51	3.61	1.17	(3.16)	0.88	1.11
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	23,617.89	3.73%	632,984.96	638,358.89	650,209.14	644,704.81	655,653.06	664,574.14	663,392.90	651,016.09	676,081.83	679,539.23	671,550.18	667,076.47	656,602.85