

**BCT BANK INTERNATIONAL, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2012 A DICIEMBRE 2013**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2013												
			2012 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	22,683.11	38.24%	59,318.34	53,211.53	65,446.65	57,705.06	54,949.14	85,379.44	89,708.94	96,095.09	116,826.57	103,597.38	119,785.45	103,446.97	82,001.45
Depositos Locales en Bancos	2,500.49	26.58%	9,407.15	5,291.44	5,689.61	8,437.95	7,012.21	8,905.68	5,168.54	6,972.04	16,456.92	8,196.44	9,252.56	12,952.17	11,907.65
A la Vista	(3,999.51)	(42.52%)	9,407.15	5,291.44	5,689.61	8,437.95	4,812.21	6,105.68	3,468.54	1,872.04	2,856.92	2,196.44	4,102.56	5,152.17	5,407.65
A Plazo	6,500.00	0.00%	0.00	0.00	0.00	0.00	2,200.00	2,800.00	1,700.00	5,100.00	13,600.00	6,000.00	5,150.00	7,800.00	6,500.00
Depositos Extranjeros en Bancos	20,037.13	40.61%	49,334.38	47,303.30	59,151.15	48,858.65	46,995.86	75,922.47	83,939.99	88,450.32	99,765.20	94,579.98	109,781.98	89,805.11	69,371.51
A la Vista	(13,962.87)	(28.30%)	49,334.38	47,303.30	39,151.15	33,858.65	26,995.86	35,922.47	40,939.99	34,450.32	50,765.20	50,579.98	59,781.98	44,805.11	35,371.51
A Plazo	34,000.00	0.00%	0.00	0.00	20,000.00	15,000.00	20,000.00	40,000.00	43,000.00	54,000.00	49,000.00	44,000.00	50,000.00	45,000.00	34,000.00
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	145.49	25.22%	576.80	616.80	605.89	408.46	941.08	551.29	600.41	672.73	604.45	820.96	750.90	689.69	722.30
<b>CARTERA CREDITICIA</b>	46,614.88	8.07%	577,653.69	566,741.81	571,822.74	579,257.13	583,887.52	585,558.19	579,823.75	587,066.85	582,449.82	584,672.07	591,788.94	610,648.17	624,268.57
Locales	20,310.42	14.50%	140,026.91	135,742.32	136,389.34	140,453.05	144,935.30	142,169.13	138,065.09	147,041.16	150,563.65	148,499.15	147,928.83	148,481.35	160,337.33
Extranjero	27,513.13	6.13%	448,883.31	442,394.64	446,967.16	450,476.46	450,763.22	455,338.67	453,846.90	452,252.54	444,251.64	448,676.12	456,363.31	474,670.02	476,396.44
Menos Provisiones	1,208.66	10.74%	11,256.53	11,395.15	11,533.77	11,672.38	11,811.00	11,949.62	12,088.23	12,226.85	12,365.47	12,503.20	12,503.20	12,503.20	12,465.20
Locales	8,666.47	148,320.79%	5.84	5.84	5.84	28.93	28.93	7,627.51	7,796.54	7,955.19	7,917.20	8,613.48	8,613.48	8,676.47	8,672.32
Extranjero	(7,457.81)	(66.29%)	11,250.69	11,389.31	11,527.92	11,643.45	11,782.07	4,322.10	4,291.70	4,271.66	4,448.27	3,889.71	3,889.71	3,826.73	3,792.88
<b>INVERSIONES EN VALORES</b>	12,012.74	600.30%	2,001.11	1,998.12	1,998.98	1,999.27	2,000.21	2,000.07	0.00	0.00	0.00	0.00	7,006.76	7,009.07	14,013.85
Locales	1,996.97	99.79%	2,001.11	1,998.12	1,998.98	1,999.27	2,000.21	2,000.07	0.00	0.00	0.00	0.00	2,004.98	2,001.46	3,998.08
Extranjero	10,015.76	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,001.78	5,007.61	10,015.76
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
<b>OTROS ACTIVOS</b>	(2,305.33)	(12.07%)	19,091.96	17,677.65	18,846.94	18,718.59	18,399.61	20,783.84	20,717.86	21,166.04	19,578.99	14,055.20	16,421.63	21,667.39	16,786.62
Locales	(1,496.90)	(19.24%)	7,780.69	6,877.91	7,498.50	7,626.17	7,134.97	6,493.92	7,689.43	7,870.80	6,142.10	6,142.52	6,152.13	5,938.32	6,283.79
Extranjero	(808.43)	(7.15%)	11,311.27	10,799.75	11,348.45	11,092.42	11,264.64	14,289.93	13,028.43	13,295.24	13,436.89	7,912.69	10,269.49	15,729.08	10,502.84
<b>TOTAL DE ACTIVOS</b>	79,005.40	12.01%	658,065.10	639,629.11	658,115.32	657,680.06	659,236.48	693,721.54	690,250.56	704,327.97	718,855.38	702,324.65	735,002.77	742,771.61	737,070.49
<b>DEPOSITOS</b>	75,612.08	13.25%	570,510.32	554,136.43	573,027.22	574,159.53	569,712.79	601,333.69	602,328.83	617,108.22	632,625.84	619,996.35	648,434.05	649,449.26	646,122.40
Locales	13,131.08	23.18%	56,653.84	59,394.80	66,827.15	52,147.96	51,102.88	54,130.34	55,681.53	57,831.30	56,830.82	55,771.87	58,789.46	63,173.34	69,784.92

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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	0.00
De Particulares	14,131.08	26.03%	54,293.97	57,034.93	64,467.28	49,788.09	48,743.01	52,770.47	54,321.66	56,471.43	55,470.95	54,412.00	57,429.59	61,813.47	68,425.05	
A la Vista	13,649.28	226.02%	6,039.03	7,131.96	6,651.48	8,046.04	8,125.25	10,347.18	10,400.33	9,198.62	7,530.18	7,160.02	11,180.23	12,641.52	19,688.30	
A Plazo	(681.00)	(1.50%)	45,296.66	45,315.22	54,061.65	38,122.86	38,257.86	39,462.02	40,722.02	43,386.49	43,863.66	43,354.00	42,409.00	45,123.66	44,615.66	
De Ahorros	1,162.80	39.31%	2,958.28	4,587.76	3,754.15	3,619.18	2,359.90	2,961.27	3,199.31	3,886.32	4,077.11	3,897.98	3,840.36	4,048.30	4,121.09	
De Bancos	(1,000.00)	(42.38%)	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	
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	(1,000.00)	(42.38%)	2,359.87	2,359.87	2,359.87	2,359.87	2,359.87	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	
Extranjero	62,481.00	12.16%	513,856.49	494,741.63	506,200.07	522,011.57	518,609.90	547,203.36	546,647.30	559,276.91	575,795.02	564,224.48	589,644.59	586,275.92	576,337.49	
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	63,625.29	12.45%	511,092.05	494,209.65	505,553.32	520,922.53	517,103.12	546,405.11	546,363.21	558,363.97	574,624.81	563,619.40	588,099.71	583,601.01	574,717.34	
A la Vista	512.16	0.75%	68,183.07	64,187.39	79,852.46	69,224.44	66,976.13	86,642.24	71,086.84	81,148.29	85,948.30	75,899.12	82,679.10	80,600.02	68,695.23	
A Plazo	63,316.77	15.69%	403,605.35	399,423.33	397,164.18	423,673.16	428,510.00	435,100.91	446,989.01	448,145.70	453,378.38	456,293.55	468,005.90	467,875.42	466,922.11	
De Ahorros	(203.63)	(0.52%)	39,303.63	30,598.92	28,536.68	28,024.93	21,616.99	24,661.97	28,287.36	29,069.98	35,298.13	31,426.73	37,414.71	35,125.58	39,100.00	
De Bancos	(1,144.29)	(41.39%)	2,764.44	531.98	646.75	1,089.04	1,506.78	798.24	284.09	912.94	1,170.22	605.08	1,544.88	2,674.91	1,620.15	
A la Vista	(1,144.29)	(52.87%)	2,164.44	531.98	646.75	1,089.04	1,506.78	798.24	284.09	912.94	1,170.22	605.08	944.88	2,074.91	1,020.15	
A Plazo	0.00	0.00%	600.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00	600.00	600.00	
OBLIGACIONES	(1,153.37)	(5.50%)	20,980.68	19,479.67	17,991.35	17,990.28	21,989.25	24,030.21	19,005.19	17,504.14	17,503.08	17,502.17	19,828.22	19,827.76	19,827.31	
Locales	9,315.91	81,783.54%	11.39	10.38	9.37	8.30	7.27	12,030.21	7,005.19	7,004.14	7,003.08	7,002.17	9,328.22	9,327.76	9,327.31	
Extranjero	(10,469.29)	(49.93%)	20,969.29	19,469.29	17,981.98	17,981.98	21,981.98	12,000.00	12,000.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	
OTROS PASIVOS	2,007.59	15.96%	12,576.95	13,205.81	13,918.98	14,163.28	15,788.81	15,050.75	15,047.64	15,426.29	14,092.92	9,869.91	11,283.30	17,638.01	14,584.54	
Locales	1,625.49	35.99%	4,516.38	5,082.57	5,128.59	4,760.48	6,098.06	3,396.40	4,617.49	4,979.97	3,258.21	4,558.09	3,583.96	4,391.49	6,141.87	
Extranjero	382.11	4.74%	8,060.57	8,123.24	8,790.39	9,402.80	9,690.74	11,654.35	10,430.15	10,446.33	10,834.71	5,311.82	7,699.34	13,246.52	8,442.68	
PATRIMONIO	2,539.10	4.70%	53,997.14	52,807.20	53,177.78	51,366.97	51,745.63	53,306.88	53,868.89	54,289.32	54,633.55	54,956.22	55,457.20	55,856.57	56,536.24	
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	876.33	100.72%	870.04	0.00	0.00	0.00	0.00	1,255.63	1,328.51	1,401.40	1,474.28	1,547.17	1,620.05	1,692.93	1,746.38	
Utilidad de Periodos Anteriores	3,555.94	16.47%	21,590.47	27,310.63	27,310.63	24,926.41	24,926.41	24,926.42	25,146.41	25,146.41	25,146.41	25,146.41	25,146.41	25,146.41	25,146.41	
Utilidad de Periodo	(1,890.15)	(28.92%)	6,535.52	498.45	868.16	1,441.28	1,819.01	2,124.76	2,393.97	2,741.52	3,012.86	3,262.65	3,685.77	4,015.77	4,645.37	

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Ganancia o Perdida en Valores Disponibles para la Venta	(3.03)	(272.52%)	1.11	(1.88)	(1.02)	(0.73)	0.21	0.07	0.00	0.00	0.00	0.00	4.98	1.46	(1.92)
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
<b>PASIVO Y PATRIMONIO</b>	<b>79,005.40</b>	<b>12.01%</b>	<b>658,065.10</b>	<b>639,629.11</b>	<b>658,115.32</b>	<b>657,680.06</b>	<b>659,236.48</b>	<b>693,721.54</b>	<b>690,250.56</b>	<b>704,327.97</b>	<b>718,855.38</b>	<b>702,324.65</b>	<b>735,002.77</b>	<b>742,771.61</b>	<b>737,070.49</b>