

**BCT BANK INTERNATIONAL, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2013 A DICIEMBRE 2014**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	28,734.47	35.04%	82,001.45	88,229.08	70,196.46	88,443.48	80,342.91	69,928.47	95,898.59	107,963.76	96,882.29	93,462.19	77,979.93	80,978.85	110,735.92
Depositos Locales en Bancos	11,977.75	100.59%	11,907.65	7,853.70	9,645.30	9,356.80	16,295.22	8,435.94	10,965.95	9,671.62	19,486.17	20,936.21	16,983.66	18,262.88	23,885.40
A la Vista	(1,447.25)	(26.76%)	5,407.65	3,228.70	4,520.30	5,131.64	11,670.22	4,510.94	5,240.95	4,546.62	3,560.60	4,110.64	4,558.66	2,837.88	3,960.40
A Plazo	13,425.00	206.54%	6,500.00	4,625.00	5,125.00	4,225.16	4,625.00	3,925.00	5,725.00	5,125.00	15,925.58	16,825.58	12,425.00	15,425.00	19,925.00
Depositos Extranjeros en Bancos	16,392.66	23.63%	69,371.51	79,696.23	59,738.93	77,324.10	63,331.79	60,756.43	84,250.77	97,600.11	76,630.52	71,688.66	60,346.09	61,782.16	85,764.17
A la Vista	21,392.66	60.48%	35,371.51	43,696.23	29,738.93	47,324.10	33,331.79	45,756.43	54,250.77	60,600.11	41,630.52	51,688.66	45,345.85	41,782.16	56,764.17
A Plazo	(5,000.00)	(14.71%)	34,000.00	36,000.00	30,000.00	30,000.00	30,000.00	15,000.00	30,000.00	37,000.00	35,000.00	20,000.00	15,000.25	20,000.00	29,000.00
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	364.06	50.40%	722.30	679.15	812.23	1,762.58	715.90	736.11	681.86	692.04	765.59	837.32	650.18	933.81	1,086.35
<b>CARTERA CREDITICIA</b>	73,162.45	11.72%	624,268.57	624,183.38	626,296.04	625,463.96	640,933.97	663,679.72	661,679.52	664,782.76	671,341.35	692,916.91	698,400.08	707,093.18	697,431.02
Locales	25,532.31	15.92%	160,337.33	154,821.45	150,761.97	151,290.61	154,228.31	158,722.14	157,539.45	166,582.91	166,818.23	179,541.17	184,177.07	191,044.49	185,869.64
Extranjero	41,654.31	8.74%	476,396.44	481,827.13	488,032.27	486,671.55	499,266.78	517,518.71	516,701.19	510,760.97	517,084.23	525,936.86	526,784.13	528,609.81	518,050.76
Menos Provisiones	(5,975.82)	(47.94%)	12,465.20	12,465.20	12,498.20	12,498.20	12,561.12	12,561.12	12,561.12	12,561.12	12,561.12	12,561.12	12,561.12	12,561.12	6,489.37
Locales	(5,445.26)	(62.79%)	8,672.32	8,682.45	7,467.61	9,333.66	9,559.48	9,541.53	9,615.89	9,642.40	9,667.82	9,683.50	9,816.51	9,901.30	3,227.06
Extranjero	(530.56)	(13.99%)	3,792.88	3,782.75	5,030.59	3,164.54	3,001.64	3,019.59	2,945.23	2,918.72	2,893.29	2,877.62	2,744.61	2,659.82	3,262.32
<b>INVERSIONES EN VALORES</b>	(5,150.21)	(36.75%)	14,013.85	14,030.23	14,036.74	14,050.34	16,303.86	16,326.69	25,346.20	17,318.93	24,330.40	27,241.95	28,260.24	23,954.25	8,863.64
Locales	4,865.55	121.70%	3,998.08	4,003.70	4,000.99	4,003.91	6,247.13	6,260.17	19,771.40	7,260.65	7,262.00	7,162.73	8,162.63	8,860.99	8,863.64
Extranjero	(10,015.76)	(100.00%)	10,015.76	10,026.53	10,035.75	10,046.43	10,056.73	10,066.52	5,574.80	10,058.28	17,068.40	20,079.22	20,097.61	15,093.26	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
<b>OTROS ACTIVOS</b>	1,885.13	11.01%	17,116.45	19,323.50	17,437.83	17,852.93	16,164.52	19,019.54	18,729.66	21,467.31	23,102.43	26,609.50	24,324.02	20,629.52	19,001.58
Locales	3,032.67	48.32%	6,276.08	8,645.84	6,963.68	7,105.75	5,449.63	7,575.72	7,466.91	11,176.07	12,120.90	8,014.02	6,505.58	8,980.38	9,308.76
Extranjero	(1,147.55)	(10.59%)	10,840.37	10,677.66	10,474.15	10,747.18	10,714.88	11,443.82	11,262.75	10,291.24	10,981.53	18,595.49	17,818.45	11,649.14	9,692.82
<b>TOTAL DE ACTIVOS</b>	98,631.83	13.38%	737,400.32	745,766.19	727,967.07	745,810.71	753,745.26	768,954.43	801,653.97	811,532.76	815,656.46	840,230.55	828,964.27	832,655.81	836,032.16
<b>DEPOSITOS</b>	73,830.22	11.38%	648,780.98	656,930.29	639,910.75	659,499.27	673,908.22	684,227.79	711,008.00	717,986.63	720,795.84	739,908.73	726,618.78	734,098.87	722,611.20
Locales	50,906.58	70.27%	72,443.50	65,663.55	65,244.70	77,464.06	87,096.69	90,186.56	118,207.63	112,875.88	136,930.14	144,854.90	131,362.42	122,671.58	123,350.07

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			2013 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	46,479.45	65.39%	71,083.63	64,303.68	63,884.83	76,104.19	85,736.82	88,826.69	115,920.63	110,588.88	134,643.14	141,067.90	127,575.42	116,884.58	117,563.07
A la Vista	8,118.31	36.33%	22,346.88	15,860.50	14,641.35	26,479.72	31,481.47	19,717.24	39,254.64	39,910.87	40,253.09	49,989.39	39,788.00	39,890.95	30,465.19
A Plazo	25,018.03	56.07%	44,615.66	44,018.81	44,391.39	44,346.39	46,381.39	60,314.68	68,124.68	61,271.19	85,917.93	82,608.29	79,133.24	66,501.06	69,633.69
De Ahorros	13,343.11	323.78%	4,121.09	4,424.37	4,852.09	5,278.08	7,873.95	8,794.78	8,541.31	9,406.82	8,472.13	8,470.23	8,654.18	10,492.57	17,464.20
De Bancos	4,427.13	325.56%	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	2,287.00	2,287.00	2,287.00	3,787.00	3,787.00	5,787.00	5,787.00
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	4,427.13	325.56%	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	1,359.87	2,287.00	2,287.00	2,287.00	3,787.00	3,787.00	5,787.00	5,787.00
Extranjero	22,923.64	3.98%	576,337.49	591,266.75	574,666.05	582,035.21	586,811.53	594,041.22	592,800.37	605,110.75	583,865.70	595,053.82	595,256.35	611,427.29	599,261.13
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	22,471.73	3.91%	574,717.34	589,279.69	571,006.12	576,064.54	584,884.40	592,100.28	590,777.71	603,418.80	581,276.27	593,446.80	593,085.24	609,033.11	597,189.07
A la Vista	1,992.96	2.90%	68,695.23	79,331.28	68,249.78	73,516.83	74,944.68	86,135.17	77,650.72	78,611.31	74,053.16	73,848.00	71,630.08	79,117.00	70,688.19
A Plazo	20,656.04	4.42%	466,922.11	466,911.47	463,666.59	461,514.46	469,283.78	467,333.58	473,487.69	482,484.07	467,859.98	476,646.98	477,609.20	489,102.63	487,578.15
De Ahorros	(177.27)	(0.45%)	39,100.00	43,036.93	39,089.74	41,033.25	40,655.95	38,631.52	39,639.31	42,323.42	39,363.13	42,951.81	43,845.96	40,813.49	38,922.72
De Bancos	451.92	27.89%	1,620.15	1,987.06	3,659.93	5,970.67	1,927.13	1,940.94	2,022.66	1,691.96	2,589.43	1,607.02	2,171.11	2,394.17	2,072.06
A la Vista	451.92	44.30%	1,020.15	1,387.06	3,059.93	5,370.67	1,327.13	1,340.94	1,422.66	1,091.96	1,989.43	1,007.02	1,571.11	1,794.17	1,472.06
A Plazo	0.00	0.00%	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00
<b>OBLIGACIONES</b>	<b>15,471.87</b>	<b>78.03%</b>	<b>19,827.31</b>	<b>18,326.84</b>	<b>18,326.52</b>	<b>20,826.50</b>	<b>17,826.50</b>	<b>17,826.50</b>	<b>22,868.49</b>	<b>21,367.48</b>	<b>21,366.47</b>	<b>20,202.21</b>	<b>22,801.20</b>	<b>22,800.19</b>	<b>35,299.18</b>
Locales	8,208.62	88.01%	9,327.31	7,000.34	7,000.02	9,500.00	6,500.00	6,500.00	11,541.99	10,040.98	9,866.47	11,538.96	10,537.95	10,536.94	17,535.93
Extranjero	7,263.25	69.17%	10,500.00	11,326.50	11,326.50	11,326.50	11,326.50	11,326.50	11,326.50	11,326.50	11,500.00	8,663.25	12,263.25	12,263.25	17,763.25
<b>OTROS PASIVOS</b>	<b>3,201.94</b>	<b>26.17%</b>	<b>12,236.55</b>	<b>13,462.51</b>	<b>12,307.96</b>	<b>12,884.68</b>	<b>8,956.74</b>	<b>13,260.09</b>	<b>13,509.62</b>	<b>17,407.05</b>	<b>18,216.94</b>	<b>24,281.87</b>	<b>23,135.99</b>	<b>18,713.25</b>	<b>15,438.49</b>
Locales	4,512.32	129.54%	3,483.29	5,222.87	6,380.16	6,686.89	3,898.60	6,387.57	6,213.96	8,550.31	8,715.27	11,032.18	9,626.96	9,029.50	7,995.61
Extranjero	(1,310.38)	(14.97%)	8,753.26	8,239.65	5,927.80	6,197.79	5,058.14	6,872.52	7,295.67	8,856.73	9,501.68	13,249.69	13,509.03	9,683.75	7,442.88
<b>PATRIMONIO</b>	<b>6,127.80</b>	<b>10.84%</b>	<b>56,555.49</b>	<b>57,046.54</b>	<b>57,421.84</b>	<b>52,600.26</b>	<b>53,053.80</b>	<b>53,640.06</b>	<b>54,267.86</b>	<b>54,771.60</b>	<b>55,277.21</b>	<b>55,837.75</b>	<b>56,408.31</b>	<b>57,043.51</b>	<b>62,683.29</b>
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	6,411.27	367.12%	1,746.38	1,808.89	1,871.41	1,931.86	1,992.32	2,052.77	2,114.70	2,175.16	2,234.78	7,450.78	7,508.93	7,548.97	8,157.65
Provisiones Dinámicas	5,724.60	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,155.97	5,155.97	5,155.97	5,724.60
Otras Reservas	686.68	39.32%	1,746.38	1,808.89	1,871.41	1,931.86	1,992.32	2,052.77	2,114.70	2,175.16	2,234.78	2,294.81	2,352.96	2,393.01	2,433.05

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Utilidad de Periodos Anteriores	(3,002.20)	(11.94%)	25,146.41	29,791.78	29,791.78	24,488.70	24,507.95	24,507.95	24,507.95	24,507.95	24,507.95	19,351.98	19,351.98	19,399.65	22,144.20
Utilidad de Periodo	2,715.18	58.21%	4,664.62	442.17	757.66	1,175.79	1,568.41	2,081.16	2,644.26	3,089.85	3,532.61	4,034.25	4,546.77	5,095.89	7,379.80
Ganancia o Perdida en Valores Disponibles para la Venta	3.55	(185.42%)	(1.92)	3.70	0.99	3.91	(14.87)	(1.83)	0.96	(1.35)	1.87	0.73	0.63	(1.01)	1.64
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>98,631.83</b>	<b>13.38%</b>	<b>737,400.32</b>	<b>745,766.19</b>	<b>727,967.07</b>	<b>745,810.71</b>	<b>753,745.26</b>	<b>768,954.43</b>	<b>801,653.97</b>	<b>811,532.76</b>	<b>815,656.46</b>	<b>840,230.55</b>	<b>828,964.27</b>	<b>832,655.81</b>	<b>836,032.16</b>