

BCT BANK INTERNATIONAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(8,181.84)	(7.39%)	110,735.92	80,705.10	77,478.30	77,399.64	110,335.07	106,145.89	97,350.01	86,888.21	83,751.23	98,324.31	84,967.61	78,276.68	102,554.08
Depositos Locales en Bancos	468.19	1.96%	23,885.40	27,772.94	18,759.31	17,956.86	25,190.96	23,327.44	25,968.58	23,820.20	23,218.20	28,071.68	22,823.59	23,985.11	24,353.59
A la Vista	2,293.19	57.90%	3,960.40	10,147.94	5,834.31	7,031.86	5,865.96	5,802.44	8,218.58	6,820.20	5,793.20	9,071.68	5,523.59	6,885.11	6,253.59
A Plazo	(1,825.00)	(9.16%)	19,925.00	17,625.00	12,925.00	10,925.00	19,325.00	17,525.00	17,750.00	17,000.00	17,425.00	19,000.00	17,300.00	17,100.00	18,100.00
Depositos Extranjeros en Bancos	(8,416.78)	(9.81%)	85,764.17	51,967.67	57,722.22	58,596.93	84,069.09	81,395.84	70,648.31	62,376.41	59,770.36	69,353.07	61,469.37	53,581.88	77,347.39
A la Vista	3,583.22	6.31%	56,764.17	35,967.67	41,722.22	42,596.93	68,069.09	66,395.84	53,648.31	45,376.41	44,770.36	54,853.07	46,469.37	36,581.88	60,347.39
A Plazo	(12,000.00)	(41.38%)	29,000.00	16,000.00	16,000.00	16,000.00	16,000.00	15,000.00	17,000.00	17,000.00	15,000.00	14,500.00	15,000.00	17,000.00	17,000.00
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	(233.25)	(21.47%)	1,086.35	964.48	996.77	845.85	1,075.02	1,422.61	733.12	691.60	762.67	899.55	674.64	709.69	853.10
CARTERA CREDITICIA	(27,505.44)	(3.94%)	697,431.02	690,894.64	689,232.60	673,441.80	606,504.14	601,501.13	614,574.07	624,218.85	643,184.74	647,429.89	660,667.17	672,639.96	669,925.58
Locales	54,396.72	29.27%	185,869.64	194,314.98	194,641.48	197,332.49	198,533.69	198,346.03	213,067.12	227,261.32	240,488.76	237,643.69	246,279.95	245,929.07	240,266.35
Extranjero	(78,232.83)	(15.10%)	518,050.76	506,688.31	504,699.76	486,337.73	418,198.87	413,383.52	411,615.60	407,066.17	412,804.62	419,894.84	424,495.87	436,819.53	439,817.93
Menos Provisiones	3,669.32	56.54%	6,489.37	10,108.65	10,108.65	10,228.42	10,228.42	10,228.42	10,108.64	10,108.64	10,108.64	10,108.64	10,108.64	10,108.64	10,158.70
Locales	6,761.15	209.51%	3,227.06	6,514.60	6,923.18	7,615.09	8,075.53	8,115.83	7,893.22	9,992.15	10,015.26	10,055.31	10,055.31	9,946.69	9,988.20
Extranjero	(3,091.83)	(94.77%)	3,262.32	3,594.04	3,185.46	2,613.33	2,152.89	2,112.59	2,215.42	116.49	93.39	53.33	53.33	161.96	170.49
INVERSIONES EN VALORES	(2,863.00)	(32.30%)	8,863.64	28,929.54	28,938.04	26,353.40	28,875.31	28,892.25	33,107.11	28,361.83	21,359.83	19,336.01	15,925.46	9,005.47	6,000.64
Locales	(3,863.50)	(43.59%)	8,863.64	8,916.80	8,905.65	8,802.94	8,804.50	8,802.33	8,803.35	8,804.85	8,806.23	8,701.11	8,700.79	8,002.97	5,000.14
Extranjero	1,000.50	0.00%	0.00	20,012.74	20,032.38	17,550.46	20,070.81	20,089.92	24,303.76	19,556.98	12,553.61	10,634.90	7,224.67	1,002.50	1,000.50
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	7,052.24	37.11%	19,001.58	18,573.58	17,835.82	15,201.06	16,818.08	16,072.00	16,747.73	19,078.60	17,132.46	19,980.89	19,867.93	27,306.41	26,053.82
Locales	6,675.25	71.71%	9,308.76	10,666.78	10,837.97	10,018.08	11,456.58	10,469.01	11,561.09	13,831.97	11,581.43	14,467.46	14,284.04	16,715.02	15,984.00
Extranjero	377.00	3.89%	9,692.82	7,906.80	6,997.85	5,182.98	5,361.49	5,602.99	5,186.64	5,246.63	5,551.03	5,513.43	5,583.89	10,591.39	10,069.82
TOTAL DE ACTIVOS	(31,498.03)	(3.77%)	836,032.16	819,102.85	813,484.75	792,395.89	762,532.60	752,611.26	761,778.93	758,547.48	765,428.26	785,071.10	781,428.18	787,228.52	804,534.12
DEPOSITOS	(51,134.28)	(7.08%)	722,611.20	714,547.62	702,856.88	687,812.51	659,154.43	645,541.88	651,374.13	650,182.28	659,453.18	671,253.00	660,242.91	659,473.67	671,476.92
Locales	(25,395.08)	(20.59%)	123,350.07	124,955.00	118,802.48	111,351.10	136,077.29	108,488.94	115,119.23	106,738.19	109,270.55	117,607.33	111,401.90	105,986.79	97,954.99

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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	0.97	0.97	0.97	0.00	0.97	0.00	0.95	0.00	0.00	0.00	0.00
De Particulares	(25,251.58)	(21.48%)	117,563.07	119,168.00	113,014.51	105,563.13	132,289.32	104,701.94	109,331.26	102,951.19	106,126.11	114,463.83	108,258.40	100,343.29	92,311.49
A la Vista	(9,422.14)	(30.93%)	30,465.19	35,388.54	31,180.94	23,148.81	47,775.30	21,742.97	29,832.98	25,583.91	19,535.61	25,025.57	18,168.16	16,275.65	21,043.04
A Plazo	(8,882.27)	(12.76%)	69,633.69	70,345.51	69,855.35	73,145.16	74,797.48	72,743.87	70,362.10	68,149.00	75,835.39	76,712.70	78,300.29	76,016.60	60,751.41
De Ahorros	(6,947.16)	(39.78%)	17,464.20	13,433.96	11,978.22	9,269.16	9,716.54	10,215.10	9,136.18	9,218.28	10,755.11	12,725.56	11,789.95	8,051.05	10,517.04
De Bancos	(143.50)	(2.48%)	5,787.00	5,787.00	5,787.00	5,787.00	3,787.00	3,787.00	5,787.00	3,787.00	3,143.50	3,143.50	3,143.50	5,643.50	5,643.50
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	(143.50)	(2.48%)	5,787.00	5,787.00	5,787.00	5,787.00	3,787.00	3,787.00	5,787.00	3,787.00	3,143.50	3,143.50	3,143.50	5,643.50	5,643.50
Extranjero	(25,739.20)	(4.30%)	599,261.13	589,592.62	584,054.41	576,461.41	523,077.14	537,052.94	536,254.90	543,444.08	550,182.62	553,645.67	548,841.01	553,486.88	573,521.93
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	(24,640.15)	(4.13%)	597,189.07	586,353.72	581,973.93	575,104.06	521,824.07	535,922.92	535,146.29	540,674.62	549,004.35	552,395.24	547,802.08	552,555.38	572,548.92
A la Vista	5,794.17	8.20%	70,688.19	75,481.99	72,790.40	74,546.05	75,466.38	81,283.85	76,067.37	80,126.69	79,699.33	83,895.97	69,731.59	74,727.79	76,482.37
A Plazo	(26,611.19)	(5.46%)	487,578.15	476,669.20	474,948.41	464,568.31	406,978.07	419,295.76	426,587.45	431,581.02	439,378.88	437,971.84	441,258.07	448,631.41	460,966.96
De Ahorros	(3,823.13)	(9.82%)	38,922.72	34,202.53	34,235.12	35,989.70	39,379.63	35,343.31	32,491.48	28,966.91	29,926.14	30,527.42	36,812.41	29,196.19	35,099.59
De Bancos	(1,099.05)	(53.04%)	2,072.06	3,238.90	2,080.48	1,357.35	1,253.07	1,130.02	1,108.61	2,769.46	1,178.27	1,250.43	1,038.93	931.50	973.01
A la Vista	(1,099.05)	(74.66%)	1,472.06	2,638.90	1,480.48	757.35	653.07	530.02	508.61	2,169.46	578.27	650.43	438.93	331.50	373.01
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
OBLIGACIONES	21,288.46	60.31%	35,299.18	34,149.17	38,198.16	39,197.15	39,596.14	40,064.25	40,064.25	38,564.25	38,564.25	44,289.00	50,492.00	50,094.00	56,587.64
Locales	20,865.07	118.98%	17,535.93	17,885.92	21,934.91	22,933.90	26,932.89	27,401.00	27,401.00	27,401.00	27,401.00	28,289.00	33,299.00	38,401.00	38,401.00
Extranjero	423.39	2.38%	17,763.25	16,263.25	16,263.25	16,263.25	12,663.25	12,663.25	12,663.25	11,163.25	11,163.25	16,000.00	17,193.00	11,693.00	18,186.64
OTROS PASIVOS	(755.20)	(4.89%)	15,438.49	10,737.04	12,213.85	10,043.52	7,665.12	9,385.90	11,894.10	10,731.41	7,804.98	9,370.59	10,078.77	16,526.78	14,683.29
Locales	(724.20)	(9.06%)	7,995.61	5,943.74	7,515.10	6,153.61	5,202.56	6,540.48	9,400.38	7,935.61	4,790.78	6,263.43	7,014.12	8,523.10	7,271.41
Extranjero	(31.00)	(0.42%)	7,442.88	4,793.30	4,698.75	3,889.91	2,462.56	2,845.41	2,493.72	2,795.80	3,014.20	3,107.16	3,064.65	8,003.69	7,411.88
PATRIMONIO	(897.01)	(1.43%)	62,683.29	59,669.02	60,215.86	55,342.72	56,116.90	57,619.23	58,446.45	59,069.54	59,605.86	60,158.50	60,614.50	61,134.07	61,786.28
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	770.32	9.44%	8,157.65	8,214.40	8,247.53	8,280.84	8,314.15	7,905.52	7,937.81	7,970.09	8,002.38	8,847.25	8,691.64	8,691.64	8,927.97
Provisiones Dinámicas	812.58	14.19%	5,724.60	5,724.60	5,724.60	5,724.60	5,724.60	5,724.60	5,724.60	5,724.60	5,724.60	6,537.18	6,537.18	6,537.18	6,537.18
Otras Reservas	(42.26)	(1.74%)	2,433.05	2,489.80	2,522.94	2,556.25	2,589.56	2,180.92	2,213.21	2,245.49	2,277.78	2,310.07	2,154.46	2,154.46	2,390.79

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Utilidad de Periodos Anteriores	(2,370.14)	(10.70%)	22,144.20	25,847.98	25,814.84	20,421.98	20,388.67	20,797.31	20,764.22	20,731.94	20,699.65	19,854.78	20,010.39	20,010.39	19,774.06
Utilidad de Periodo	704.31	9.54%	7,379.80	589.85	1,147.83	1,636.96	2,409.58	3,914.08	4,741.07	5,367.37	5,897.01	6,455.82	6,925.05	7,427.06	8,084.11
Ganancia o Perdida en Valores Disponibles para la Venta	(1.50)	(91.75%)	1.64	16.80	5.65	2.94	4.50	2.33	3.35	0.15	6.82	0.65	(12.58)	4.97	0.14
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	(31,498.03)	(3.77%)	836,032.16	819,102.85	813,484.75	792,395.89	762,532.60	752,611.26	761,778.93	758,547.48	765,428.26	785,071.10	781,428.18	787,228.52	804,534.12