

BCT BANK INTERNATIONAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

| | VARIACION ABSOLUTA | % | 2015 | 2016 | | | | | | | | | | | |
|---------------------------------|-----------------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| ACTIVOS LIQUIDOS | 8,691.74 | 8.48% | 102,554.08 | 96,039.07 | 97,342.47 | 87,093.12 | 98,172.70 | 109,870.15 | 107,024.46 | 120,250.17 | 97,941.24 | 89,977.23 | 96,747.37 | 96,085.07 | 111,245.82 |
| Depositos Locales en Bancos | 8,835.29 | 36.28% | 24,353.59 | 30,197.69 | 32,554.35 | 21,849.41 | 27,266.97 | 19,693.76 | 32,478.28 | 32,360.90 | 31,817.35 | 29,488.89 | 30,177.68 | 31,295.36 | 33,188.88 |
| A la Vista | 1,535.29 | 24.55% | 6,253.59 | 6,397.69 | 6,954.35 | 7,149.41 | 6,266.97 | 7,693.76 | 8,678.28 | 6,560.90 | 7,317.35 | 7,888.89 | 7,377.68 | 8,795.36 | 7,788.88 |
| A Plazo | 7,300.00 | 40.33% | 18,100.00 | 23,800.00 | 25,600.00 | 14,700.00 | 21,000.00 | 12,000.00 | 23,800.00 | 25,800.00 | 24,500.00 | 21,600.00 | 22,800.00 | 22,500.00 | 25,400.00 |
| Depositos Extranjeros en Bancos | (296.89) | (0.38%) | 77,347.39 | 64,946.23 | 63,997.02 | 64,521.33 | 70,135.16 | 89,443.46 | 73,828.69 | 87,081.74 | 65,380.07 | 59,808.73 | 65,844.50 | 63,942.85 | 77,050.50 |
| A la Vista | 16,703.11 | 27.68% | 60,347.39 | 52,946.23 | 55,997.02 | 64,521.33 | 70,135.16 | 89,443.46 | 73,828.69 | 87,081.74 | 65,380.07 | 59,808.73 | 65,844.50 | 63,942.85 | 77,050.50 |
| A Plazo | (17,000.00) | (100.00%) | 17,000.00 | 12,000.00 | 8,000.00 | 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 | 153.34 | 17.97% | 853.10 | 895.15 | 791.10 | 722.39 | 770.57 | 732.93 | 717.49 | 807.52 | 743.81 | 679.61 | 725.19 | 846.86 | 1,006.44 |
| CARTERA CREDITICIA | (22,253.14) | (3.32%) | 669,925.58 | 666,472.52 | 663,667.10 | 653,762.37 | 627,054.00 | 624,171.47 | 638,441.26 | 610,021.40 | 638,322.80 | 623,693.03 | 631,304.34 | 634,694.06 | 647,672.44 |
| Locales | (8,073.50) | (3.36%) | 240,266.35 | 246,908.33 | 241,245.81 | 228,391.69 | 206,952.27 | 211,811.97 | 222,325.39 | 202,164.90 | 212,992.66 | 215,269.90 | 215,530.79 | 220,968.51 | 232,192.85 |
| Extranjero | (15,885.46) | (3.61%) | 439,817.93 | 429,025.13 | 431,882.22 | 434,881.62 | 429,612.66 | 421,920.87 | 425,727.24 | 417,520.40 | 435,044.04 | 418,168.98 | 425,571.75 | 423,577.03 | 423,932.46 |
| Menos Provisiones | (1,705.82) | (16.79%) | 10,158.70 | 9,460.94 | 9,460.94 | 9,510.94 | 9,510.94 | 9,561.36 | 9,611.36 | 9,663.91 | 9,713.91 | 9,745.85 | 9,798.20 | 9,851.48 | 8,452.88 |
| Locales | (2,746.70) | (27.50%) | 9,988.20 | 9,039.08 | 8,836.77 | 8,514.65 | 7,864.48 | 7,900.92 | 7,976.99 | 6,968.98 | 6,995.37 | 6,883.26 | 6,940.36 | 3,413.15 | 7,241.50 |
| Extranjero | 1,040.88 | 610.52% | 170.49 | 421.85 | 624.16 | 996.28 | 1,646.46 | 1,660.44 | 1,634.37 | 2,694.93 | 2,718.53 | 2,862.59 | 2,857.83 | 6,438.34 | 1,211.37 |
| INVERSIONES EN VALORES | (3,283.59) | (54.72%) | 6,000.64 | 32,768.45 | 31,419.51 | 40,188.89 | 45,588.87 | 44,734.96 | 43,967.55 | 45,337.32 | 44,492.07 | 32,878.90 | 23,055.84 | 18,055.65 | 2,717.04 |
| Locales | (2,283.09) | (45.66%) | 5,000.14 | 4,995.74 | 4,998.73 | 4,907.31 | 4,898.15 | 4,893.34 | 4,893.20 | 4,895.83 | 5,899.53 | 5,778.98 | 2,779.60 | 2,779.48 | 2,717.04 |
| Extranjero | (1,000.50) | (100.00%) | 1,000.50 | 27,772.72 | 26,420.78 | 35,281.58 | 40,690.73 | 39,841.63 | 39,074.35 | 40,441.49 | 38,592.54 | 27,099.92 | 20,276.24 | 15,276.16 | 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 | (6,607.07) | (24.99%) | 26,436.19 | 29,081.14 | 28,526.00 | 28,683.06 | 23,429.15 | 22,505.48 | 22,284.82 | 25,023.60 | 22,419.58 | 22,152.64 | 23,224.65 | 20,236.96 | 19,829.12 |
| Locales | (2,139.80) | (13.07%) | 16,366.37 | 16,422.15 | 16,088.31 | 15,887.44 | 15,252.16 | 14,626.97 | 15,735.45 | 16,149.10 | 15,605.72 | 15,777.27 | 15,688.98 | 14,041.27 | 14,226.57 |
| Extranjero | (4,467.27) | (44.36%) | 10,069.82 | 12,658.99 | 12,437.69 | 12,795.61 | 8,176.99 | 7,878.51 | 6,549.36 | 8,874.50 | 6,813.87 | 6,375.37 | 7,535.68 | 6,195.68 | 5,602.55 |
| TOTAL DE ACTIVOS | (23,452.07) | (2.91%) | 804,916.49 | 824,361.18 | 820,955.08 | 809,727.44 | 794,244.72 | 801,282.06 | 811,718.09 | 800,632.48 | 803,175.69 | 768,701.80 | 774,332.20 | 769,071.73 | 781,464.42 |
| DEPOSITOS | 3,904.56 | 0.58% | 671,476.92 | 687,010.12 | 684,116.92 | 687,004.02 | 679,233.72 | 681,712.69 | 693,400.01 | 681,873.54 | 690,214.99 | 655,609.93 | 667,440.96 | 671,894.85 | 675,381.48 |
| Locales | (15,135.50) | (15.45%) | 97,954.99 | 105,615.77 | 92,409.92 | 87,601.31 | 84,235.40 | 88,688.12 | 93,296.71 | 85,238.25 | 93,768.48 | 74,959.98 | 75,139.69 | 82,170.05 | 82,819.49 |

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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 |
| De Particulares | (12,635.50) | (13.69%) | 92,311.49 | 99,972.27 | 86,766.42 | 81,957.81 | 78,591.90 | 83,544.62 | 90,153.21 | 82,094.75 | 90,624.98 | 71,816.48 | 73,996.19 | 81,026.55 | 79,675.99 |
| A la Vista | (4,336.28) | (20.61%) | 21,043.04 | 26,338.43 | 19,801.49 | 18,229.28 | 16,399.14 | 19,142.29 | 20,824.90 | 18,238.10 | 26,892.09 | 14,346.00 | 14,708.14 | 21,910.68 | 16,706.76 |
| A Plazo | (11,599.57) | (19.09%) | 60,751.41 | 61,889.57 | 56,797.58 | 56,627.58 | 55,347.58 | 57,280.71 | 58,087.43 | 53,707.43 | 52,956.69 | 46,646.96 | 48,120.84 | 48,026.84 | 49,151.84 |
| De Ahorros | 3,300.35 | 31.38% | 10,517.04 | 11,744.26 | 10,167.34 | 7,100.95 | 6,845.18 | 7,121.62 | 11,240.88 | 10,149.21 | 10,776.20 | 10,823.51 | 11,167.21 | 11,089.03 | 13,817.38 |
| De Bancos | (2,500.00) | (44.30%) | 5,643.50 | 5,643.50 | 5,643.50 | 5,643.50 | 5,643.50 | 5,143.50 | 3,143.50 | 3,143.50 | 3,143.50 | 3,143.50 | 1,143.50 | 1,143.50 | 3,143.50 |
| 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 | (2,500.00) | (44.30%) | 5,643.50 | 5,643.50 | 5,643.50 | 5,643.50 | 5,643.50 | 5,143.50 | 3,143.50 | 3,143.50 | 3,143.50 | 3,143.50 | 1,143.50 | 1,143.50 | 3,143.50 |
| Extranjero | 19,040.06 | 3.32% | 573,521.93 | 581,394.35 | 591,707.00 | 599,402.71 | 594,998.31 | 593,024.57 | 600,103.30 | 596,635.29 | 596,446.51 | 580,649.95 | 592,301.27 | 589,724.80 | 592,561.99 |
| 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 | 18,732.16 | 3.27% | 572,548.92 | 580,454.49 | 590,807.51 | 598,045.65 | 593,684.69 | 592,049.54 | 597,821.80 | 595,384.36 | 595,134.24 | 579,611.36 | 591,378.45 | 588,756.23 | 591,281.08 |
| A la Vista | 30,020.49 | 39.25% | 76,482.37 | 81,481.85 | 87,766.88 | 90,240.39 | 103,196.53 | 92,385.43 | 108,954.88 | 108,907.23 | 115,821.18 | 93,379.76 | 109,945.20 | 108,672.28 | 106,502.85 |
| A Plazo | (5,712.66) | (1.24%) | 460,966.96 | 468,601.91 | 469,587.07 | 472,179.16 | 454,708.80 | 464,326.38 | 454,826.87 | 452,985.20 | 443,995.80 | 453,378.39 | 448,381.54 | 447,969.30 | 455,254.30 |
| De Ahorros | (5,575.67) | (15.89%) | 35,099.59 | 30,370.73 | 33,453.55 | 35,626.09 | 35,779.36 | 35,337.72 | 34,040.05 | 33,491.93 | 35,317.27 | 32,853.20 | 33,051.71 | 32,114.66 | 29,523.93 |
| De Bancos | 307.90 | 31.64% | 973.01 | 939.86 | 899.49 | 1,357.07 | 1,313.62 | 975.03 | 2,281.50 | 1,250.94 | 1,312.26 | 1,038.59 | 922.82 | 968.57 | 1,280.91 |
| A la Vista | 307.90 | 82.54% | 373.01 | 339.86 | 299.49 | 757.07 | 713.62 | 375.03 | 1,681.50 | 650.94 | 712.26 | 438.59 | 322.82 | 368.57 | 680.91 |
| 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 | (23,855.60) | (42.16%) | 56,587.64 | 55,757.64 | 55,916.64 | 48,845.21 | 48,845.21 | 48,845.21 | 46,120.21 | 44,890.21 | 41,890.21 | 41,818.76 | 35,625.76 | 26,232.12 | 32,732.04 |
| Locales | (16,768.86) | (43.67%) | 38,401.00 | 39,071.00 | 39,230.00 | 35,158.57 | 35,158.57 | 35,158.57 | 33,433.57 | 33,703.57 | 33,703.57 | 30,632.14 | 25,632.14 | 20,632.14 | 21,632.14 |
| Extranjero | (7,086.74) | (38.97%) | 18,186.64 | 16,686.64 | 16,686.64 | 13,686.64 | 13,686.64 | 13,686.64 | 12,686.64 | 11,186.64 | 8,186.64 | 11,186.62 | 9,993.62 | 5,599.98 | 11,099.89 |
| OTROS PASIVOS | (2,063.15) | (13.95%) | 14,784.46 | 19,258.25 | 18,068.95 | 17,332.67 | 9,211.30 | 13,467.07 | 14,340.56 | 15,700.04 | 12,523.26 | 12,130.71 | 11,726.52 | 10,899.41 | 12,721.31 |
| Locales | 2,269.69 | 30.79% | 7,372.58 | 9,334.39 | 8,162.67 | 7,195.83 | 3,362.37 | 7,686.61 | 8,023.91 | 9,472.18 | 8,195.36 | 7,342.65 | 6,766.03 | 7,316.69 | 9,642.28 |
| Extranjero | (4,332.84) | (58.46%) | 7,411.88 | 9,923.86 | 9,906.28 | 10,136.84 | 5,848.93 | 5,780.46 | 6,316.65 | 6,227.85 | 4,327.90 | 4,788.06 | 4,960.48 | 3,582.72 | 3,079.04 |
| PATRIMONIO | (1,437.87) | (2.32%) | 62,067.47 | 62,335.18 | 62,852.58 | 56,545.55 | 56,954.50 | 57,257.09 | 57,857.31 | 58,168.70 | 58,547.24 | 59,142.40 | 59,538.96 | 60,045.35 | 60,629.59 |
| 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 | 807.41 | 9.04% | 8,927.97 | 8,927.97 | 8,927.97 | 8,927.97 | 8,927.97 | 8,985.57 | 8,985.57 | 8,985.57 | 8,987.43 | 9,040.66 | 9,040.66 | 9,040.66 | 9,735.38 |
| Provisiones Dinámicas | 0.00 | 0.00% | 6,537.18 | 6,537.18 | 6,537.18 | 6,537.18 | 6,537.18 | 6,537.18 | 6,537.18 | 6,537.18 | 6,537.18 | 6,537.18 | 6,537.18 | 6,537.18 | 6,537.18 |
| Otras Reservas | 807.41 | 33.77% | 2,390.79 | 2,390.79 | 2,390.79 | 2,390.79 | 2,390.79 | 2,448.39 | 2,448.39 | 2,448.39 | 2,450.25 | 2,503.48 | 2,503.48 | 2,503.48 | 3,198.20 |

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| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Utilidad de Periodos Anteriores | 730.35 | 3.69% | 19,774.06 | 27,858.18 | 27,858.18 | 21,311.82 | 21,311.82 | 21,254.22 | 21,254.22 | 21,254.22 | 21,252.36 | 21,199.13 | 21,199.13 | 21,199.13 | 20,504.41 |
| Utilidad de Periodo | (2,975.44) | (35.57%) | 8,365.30 | 568.48 | 1,080.41 | 1,308.83 | 1,726.53 | 2,032.03 | 2,630.38 | 2,943.13 | 3,313.49 | 3,905.28 | 4,299.17 | 4,805.67 | 5,389.86 |
| Ganancia o Perdida en Valores Disponibles para la Venta | (0.19) | (140.78%) | 0.14 | (19.45) | (13.98) | (3.07) | (11.82) | (14.72) | (12.86) | (14.22) | (6.04) | (2.67) | 0.00 | (0.12) | (0.06) |
| 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 | (23,452.07) | (2.91%) | 804,916.49 | 824,361.18 | 820,955.08 | 809,727.44 | 794,244.72 | 801,282.06 | 811,718.09 | 800,632.48 | 803,175.69 | 768,701.80 | 774,332.20 | 769,071.73 | 781,464.42 |