

BCT BANK INTERNATIONAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2018 A JULIO 2019
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2018	2019											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(478.64)	(0.62%)	77,195.39	64,275.80	85,328.29	71,114.95	72,337.21	69,419.83	79,839.62	76,716.75	0.00	0.00	0.00	0.00	0.00
Depositos Locales en Bancos	(5,103.67)	(19.24%)	26,527.84	23,216.66	23,636.16	23,406.02	22,588.13	19,325.58	18,735.76	21,424.17	0.00	0.00	0.00	0.00	0.00
A la Vista	1,296.33	20.17%	6,427.84	6,066.66	8,486.16	8,206.02	5,988.13	5,725.58	5,135.76	7,724.17	0.00	0.00	0.00	0.00	0.00
A Plazo	(6,400.00)	(31.84%)	20,100.00	17,150.00	15,150.00	15,200.00	16,600.00	13,600.00	13,600.00	13,700.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	4,519.62	9.26%	48,807.91	39,028.09	59,737.82	45,590.68	47,778.67	47,914.03	58,969.87	53,327.53	0.00	0.00	0.00	0.00	0.00
A la Vista	4,519.62	9.26%	48,807.91	39,028.09	59,737.82	45,590.68	47,778.67	47,914.03	53,969.87	53,327.53	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(0.16)	(20.14%)	0.77	0.46	0.25	0.69	0.59	0.64	0.52	0.62	0.00	0.00	0.00	0.00	0.00
Locales	(0.16)	(20.14%)	0.77	0.46	0.25	0.69	0.59	0.64	0.52	0.62	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	105.26	5.66%	1,860.41	2,031.51	1,954.55	2,118.94	1,970.99	2,180.86	2,134.51	1,965.67	0.00	0.00	0.00	0.00	0.00
CARTERA CREDITICIA	(16,155.06)	(2.28%)	709,355.40	701,803.35	690,555.71	679,909.67	685,501.50	697,812.12	698,882.62	693,200.34	0.00	0.00	0.00	0.00	0.00
Locales	(20,320.42)	(5.02%)	404,541.77	399,187.56	386,165.50	384,071.16	381,625.41	380,795.53	387,134.37	384,221.35	0.00	0.00	0.00	0.00	0.00
Extranjero	(8,886.44)	(2.58%)	344,817.04	343,128.64	341,123.16	332,881.99	332,933.48	343,269.99	338,418.65	335,930.60	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(13,051.79)	(32.63%)	40,003.40	40,512.85	36,732.96	37,043.48	29,057.39	26,253.40	26,670.40	26,951.61	0.00	0.00	0.00	0.00	0.00
Locales	(12,276.23)	(32.34%)	37,964.25	38,483.71	36,025.34	36,336.09	29,057.39	24,888.63	25,394.79	25,688.02	0.00	0.00	0.00	0.00	0.00
Extranjero	(775.56)	(38.03%)	2,039.15	2,029.14	707.62	707.38	0.00	1,364.78	1,275.62	1,263.59	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	(17,234.43)	(24.70%)	69,786.17	63,966.93	63,646.90	76,680.81	70,108.94	59,564.40	58,602.33	52,551.74	0.00	0.00	0.00	0.00	0.00
Locales	(2,652.63)	(31.20%)	8,501.57	8,487.03	8,184.62	8,143.53	6,625.00	6,492.99	5,869.90	5,848.93	0.00	0.00	0.00	0.00	0.00
Extranjero	(14,649.32)	(23.87%)	61,365.88	55,562.14	55,539.42	68,610.04	63,584.37	53,169.61	52,746.49	46,716.56	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(67.53)	(83.08%)	81.28	82.24	77.14	72.76	100.43	98.20	14.06	13.76	0.00	0.00	0.00	0.00	0.00
Locales	(79.80)	(98.18%)	81.28	2.92	2.71	2.38	2.51	2.23	1.68	1.48	0.00	0.00	0.00	0.00	0.00
Extranjero	12.28	0.00%	0.00	79.32	74.43	70.38	97.92	95.97	12.37	12.28	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	8,499.90	26.41%	32,190.35	38,078.70	42,906.11	40,601.36	38,637.41	39,394.18	38,762.27	40,690.26	0.00	0.00	0.00	0.00	0.00
Locales	8,687.05	32.10%	27,063.91	32,875.25	37,814.84	33,544.42	33,454.22	34,231.85	34,010.62	35,750.97	0.00	0.00	0.00	0.00	0.00
Extranjero	(187.15)	(3.65%)	5,126.44	5,203.45	5,091.27	7,056.94	5,183.19	5,162.33	4,751.65	4,939.29	0.00	0.00	0.00	0.00	0.00
TOTAL DE ACTIVOS	(25,368.23)	(2.86%)	888,527.31	868,124.78	882,437.01	868,306.79	866,585.06	866,190.53	876,086.84	863,159.09	0.00	0.00	0.00	0.00	0.00
DEPOSITOS	(29,989.75)	(3.89%)	771,654.90	753,141.90	755,345.39	758,063.11	749,589.29	748,453.19	751,713.06	741,665.15	0.00	0.00	0.00	0.00	0.00
Locales	(32,026.07)	(17.38%)	184,231.01	175,602.77	169,904.80	165,695.02	160,656.45	153,979.05	159,645.14	152,204.94	0.00	0.00	0.00	0.00	0.00

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			2018	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	(33,026.07)	(17.93%)	184,231.01	175,602.77	169,904.80	165,695.02	160,656.45	153,979.05	159,645.14	151,204.94	0.00	0.00	0.00	0.00	0.00
A la Vista	(3,108.04)	(8.06%)	38,574.58	37,435.17	38,757.60	38,919.46	33,252.14	31,972.39	36,577.94	35,466.55	0.00	0.00	0.00	0.00	0.00
A Plazo	(25,055.38)	(20.10%)	124,672.85	119,439.31	117,483.21	112,295.05	110,704.49	105,803.03	105,952.76	99,617.47	0.00	0.00	0.00	0.00	0.00
De Ahorros	(4,862.65)	(23.17%)	20,983.58	18,728.29	13,664.00	14,480.51	16,699.82	16,203.63	17,114.44	16,120.92	0.00	0.00	0.00	0.00	0.00
De Bancos	1,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00	0.00	0.00	0.00	0.00	0.00
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	1,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00	0.00	0.00	0.00	0.00	0.00
Extranjero	2,036.32	0.35%	587,423.89	577,539.14	585,440.59	592,368.08	588,932.84	594,474.14	592,067.93	589,460.21	0.00	0.00	0.00	0.00	0.00
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	2,411.65	0.41%	585,220.34	575,377.95	583,602.16	590,203.33	586,936.19	592,328.34	590,077.98	587,631.99	0.00	0.00	0.00	0.00	0.00
A la Vista	24,533.79	32.20%	76,196.05	75,103.65	81,585.18	85,733.35	91,723.34	95,555.02	94,900.00	100,729.84	0.00	0.00	0.00	0.00	0.00
A Plazo	(19,467.37)	(4.37%)	445,781.81	439,668.19	435,192.80	435,795.68	434,227.41	433,229.81	432,883.27	426,314.44	0.00	0.00	0.00	0.00	0.00
De Ahorros	(2,654.78)	(4.20%)	63,242.49	60,606.12	66,824.18	68,674.30	60,985.44	63,543.50	62,294.71	60,587.71	0.00	0.00	0.00	0.00	0.00
De Bancos	(375.33)	(17.03%)	2,203.55	2,161.19	1,838.43	2,164.75	1,996.65	2,145.80	1,989.95	1,828.22	0.00	0.00	0.00	0.00	0.00
A la Vista	(375.33)	(23.41%)	1,603.55	1,561.19	1,238.43	1,564.75	1,396.65	1,545.80	1,389.95	1,228.22	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	6,678.55	38.01%	17,571.41	16,571.41	19,071.39	14,499.97	20,249.97	20,249.97	24,249.97	24,249.97	0.00	0.00	0.00	0.00	0.00
Locales	2,178.57	16.67%	13,071.43	12,071.43	12,071.43	8,500.00	11,250.00	11,250.00	15,250.00	15,250.00	0.00	0.00	0.00	0.00	0.00
Extranjero	4,499.98	100.00%	4,499.98	4,499.98	6,999.96	5,999.96	8,999.96	8,999.96	8,999.96	8,999.96	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	(1,835.82)	(10.98%)	16,725.68	14,742.40	18,785.64	16,020.25	16,380.70	16,441.49	18,302.17	14,889.86	0.00	0.00	0.00	0.00	0.00
Locales	(1,587.98)	(11.79%)	13,465.87	11,800.71	15,840.41	13,272.45	13,415.20	13,521.68	15,353.20	11,877.89	0.00	0.00	0.00	0.00	0.00
Extranjero	(247.84)	(7.60%)	3,259.81	2,941.69	2,945.23	2,747.80	2,965.50	2,919.81	2,948.97	3,011.97	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	(221.21)	(0.27%)	82,575.32	83,669.07	89,234.58	79,723.47	80,365.11	81,045.88	81,821.64	82,354.11	0.00	0.00	0.00	0.00	0.00
Capital	0.00	0.00%	38,500.00	38,500.00	38,500.00	38,500.00	38,500.00	38,500.00	38,500.00	38,500.00	0.00	0.00	0.00	0.00	0.00
Reservas de Capital	0.00	0.00%	16,371.50	16,371.50	16,371.50	16,371.50	16,371.50	16,371.50	16,371.50	16,371.50	0.00	0.00	0.00	0.00	0.00
Otras Reservas	791.64	8.17%	9,694.43	10,558.90	13,453.80	11,843.26	10,700.73	9,816.40	10,501.05	10,486.07	0.00	0.00	0.00	0.00	0.00
Provisiones Dinámicas	623.15	7.88%	7,904.07	7,904.07	7,904.07	7,904.07	7,904.07	7,904.07	8,527.22	8,527.22	0.00	0.00	0.00	0.00	0.00
Otras Reservas	168.49	9.41%	1,790.36	2,654.83	5,549.74	3,939.19	2,796.66	1,912.33	1,973.83	1,958.86	0.00	0.00	0.00	0.00	0.00

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Utilidad de Periodos Anteriores	812.25	7.04%	11,542.85	17,704.31	19,733.93	11,169.94	12,229.26	13,113.59	12,428.94	12,355.09	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	(2,384.48)	(33.94%)	7,025.93	959.54	1,506.60	2,115.81	2,764.03	3,401.76	4,020.16	4,641.45	0.00	0.00	0.00	0.00	0.00
Ganancia o Perdida en Valores Disponibles para la Venta	559.38	(100.00%)	(559.38)	(425.17)	(331.25)	(277.04)	(200.41)	(157.36)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	(25,368.23)	(2.86%)	888,527.31	868,124.78	882,437.01	868,306.79	866,585.06	866,190.53	876,086.84	863,159.09	0.00	0.00	0.00	0.00	0.00