



BCT Bank International, S. A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	13,366,737.31	76.00	17,587,335.27	18,291,208.73	15,909,598.32	16,551,689.11	18,218,025.53	32,442,881.56	33,382,486.23	35,889,167.97	33,753,748.06	41,674,619.79	24,455,042.46	27,786,045.94	30,954,072.58
Depositos Locales en Bancos	960,489.69	1,075.94	89,269.42	562,938.77	511,687.31	307,047.29	394,429.72	1,203,322.27	356,497.94	430,023.90	259,856.01	990,581.19	552,417.53	700,024.45	1,049,759.11
A la Vista	847,989.69	949.92	89,269.42	450,438.77	399,187.31	194,547.29	281,929.72	1,090,822.27	243,997.94	317,523.90	147,356.01	878,081.19	439,917.53	587,524.45	937,259.11
A Plazo	112,500.00	0.00	0.00	112,500.00	112,500.00	112,500.00	112,500.00	112,500.00	112,500.00	112,500.00	112,500.00	112,500.00	112,500.00	112,500.00	112,500.00
Depositos Extranjeros en Bancos	14,307,007.69	91.74	15,595,260.29	17,725,892.20	15,396,096.81	16,242,423.71	17,822,046.97	31,236,681.73	33,023,557.63	35,456,388.84	33,492,443.49	40,683,193.77	23,899,657.95	27,082,958.40	29,902,267.98
A la Vista	8,854,672.80	56.78	15,595,260.29	14,896,880.63	14,420,271.80	15,189,987.88	16,825,706.95	27,305,927.40	25,216,058.60	28,972,224.87	27,753,530.75	37,029,170.03	23,188,540.32	22,108,809.72	24,449,933.09
A Plazo	5,452,334.89	0.00	0.00	2,829,011.57	975,825.01	1,052,435.83	996,340.02	3,930,754.33	7,807,499.03	6,484,163.97	5,738,912.74	3,654,023.74	711,117.63	4,974,148.68	5,452,334.89
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	-1,900,760.07	-99.89	1,902,805.56	2,377.76	1,814.20	2,218.11	1,548.84	2,877.56	2,430.66	2,755.23	1,448.56	844.83	2,966.98	3,063.09	2,045.49
CARTERA CREDITICIA	22,518,626.62	7.31	308,200,696.03	307,125,897.72	318,203,898.22	341,012,353.67	336,165,680.85	332,720,351.68	323,678,217.09	338,735,539.38	330,759,414.27	334,618,159.55	345,163,334.25	343,745,403.45	330,719,322.65
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	22,835,309.45	7.35	310,752,000.35	309,677,202.04	320,755,202.54	343,563,657.99	338,720,365.17	335,286,878.49	326,248,123.90	341,308,826.19	334,036,081.08	336,823,139.13	348,133,313.83	346,713,224.53	333,587,309.80
Menos Provisiones	316,682.83	12.41	2,551,304.32	2,551,304.32	2,551,304.32	2,551,304.32	2,554,684.32	2,566,526.81	2,569,906.81	2,573,286.81	3,276,666.81	2,204,979.58	2,969,979.58	2,967,821.08	2,867,987.15
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	316,682.83	12.41	2,551,304.32	2,551,304.32	2,551,304.32	2,551,304.32	2,554,684.32	2,566,526.81	2,569,906.81	2,573,286.81	3,276,666.81	2,204,979.58	2,969,979.58	2,967,821.08	2,867,987.15
INVERSIONES EN VALORES	-3,779,371.50	-99.96	3,780,720.90	1,902,910.24	1,956,285.16	2,620.48	1,002,620.48	1,002,167.00	2,195.78	1,002,197.01	1,001,902.79	2,003.36	1,001,848.55	1,001,355.82	1,349.40
Locales	-112,500.00	-100.00	112,500.00	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	-3,666,871.50	-99.96	3,668,220.90	1,902,910.24	1,956,285.16	2,620.48	1,002,620.48	1,002,167.00	2,195.78	1,002,197.01	1,001,902.79	2,003.36	1,001,848.55	1,001,355.82	1,349.40
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	2,028,831.07	51.27	3,957,070.80	4,425,360.66	4,501,693.26	4,777,649.89	4,320,968.80	5,005,587.43	5,108,358.74	5,172,053.82	5,625,281.30	5,933,434.77	5,416,245.71	5,965,868.52	5,985,901.87
Locales	-68,530.23	-18.01	380,410.43	381,138.48	421,912.46	409,486.09	397,431.71	384,916.95	373,082.92	361,315.97	350,191.87	340,841.48	331,522.22	321,969.85	311,880.20
Extranjero	2,097,361.30	58.64	3,576,660.37	4,044,222.18	4,079,780.80	4,368,163.80	3,923,537.09	4,620,670.48	4,735,275.82	4,810,737.85	5,275,089.43	5,592,593.29	5,084,723.49	5,643,898.67	5,674,021.67
TOTAL DE ACTIVOS	34,134,823.50	10.23	333,525,823.00	331,745,377.35	340,571,474.96	362,344,313.15	359,707,295.66	371,170,987.67	362,171,257.84	380,798,958.18	371,140,346.42	382,228,217.47	376,036,470.97	378,498,673.73	367,660,646.50
DEPOSITOS	37,566,393.88	12.86	292,116,404.98	292,037,438.00	297,621,931.57	317,468,950.37	317,701,933.57	332,187,248.05	324,595,984.50	342,802,965.29	333,726,193.41	345,906,772.36	340,602,206.72	341,304,376.76	329,682,798.86
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
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	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 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	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 Ahorros	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 Bancos	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 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	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	37,566,393.88	12.86	292,116,404.98	292,037,438.00	297,621,931.57	317,468,950.37	317,701,933.57	332,187,248.05	324,595,984.50	342,802,965.29	333,726,193.41	345,906,772.36	340,602,206.72	341,304,376.76	329,682,798.86
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	37,566,393.88	12.86	292,116,404.98	292,037,438.00	297,621,931.57	317,468,950.37	317,701,933.57	332,187,248.05	324,595,984.50	342,802,965.29	333,726,193.41	345,906,772.36	340,602,206.72	341,304,376.76	329,682,798.86



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A la Vista	2,578,069.84	10.84	23,772,138.55	28,314,961.96	21,379,810.89	21,895,473.89	20,408,369.63	34,327,541.64	22,060,883.64	24,376,786.44	25,086,221.42	26,009,611.02	26,578,066.30	27,340,294.90	26,350,208.39
A Plazo	34,739,471.71	13.06	266,044,266.43	260,971,934.45	274,041,799.20	290,940,292.81	292,505,601.50	297,391,879.33	300,943,433.76	317,929,114.31	308,051,889.54	318,887,914.87	314,002,530.97	313,272,345.79	300,783,738.14
De Ahorro	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 Bancos	248,852.33	10.82	2,300,000.00	2,750,541.59	2,200,321.48	4,633,183.67	4,787,962.44	467,827.08	1,591,667.10	497,064.54	588,082.45	1,009,246.47	21,609.45	691,736.07	2,548,852.33
A la Vista	2,548,852.33	0.00	0.00	450,541.59	800,321.48	3,233,183.67	3,387,962.44	467,827.08	1,591,667.10	497,064.54	588,082.45	1,009,246.47	21,609.45	691,736.07	2,548,852.33
A Plazo	-2,300,000.00	-100.00	2,300,000.00	2,300,000.00	1,400,000.00	1,400,000.00	1,400,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	-8,316,666.69	-68.36	12,166,666.69	9,933,333.36	12,497,920.03	16,164,586.70	13,431,253.37	9,397,920.00	7,397,920.00	7,397,920.00	6,350,000.00	4,350,000.00	3,850,000.00	3,850,000.00	3,850,000.00
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	-8,316,666.69	-68.36	12,166,666.69	9,933,333.36	12,497,920.03	16,164,586.70	13,431,253.37	9,397,920.00	7,397,920.00	7,397,920.00	6,350,000.00	4,350,000.00	3,850,000.00	3,850,000.00	3,850,000.00
OTROS PASIVOS	1,858,181.57	81.12	2,290,697.24	2,565,921.85	2,991,194.50	2,684,718.29	2,266,131.83	3,010,515.34	3,267,312.94	3,429,140.87	3,790,010.18	4,172,262.71	3,575,469.84	4,280,139.41	4,148,878.81
Locales	-45,235.83	-71.90	62,916.16	39,654.80	298,869.11	59,855.69	39,415.47	45,569.40	70,369.38	48,093.81	39,652.05	65,453.15	44,236.65	34,714.62	17,680.33
Extranjero	1,903,417.40	85.44	2,227,781.08	2,526,267.05	2,692,325.39	2,624,862.60	2,226,716.36	2,964,945.94	3,196,943.56	3,381,047.06	3,750,358.13	4,106,809.56	3,531,233.19	4,245,424.79	4,131,198.48
PATRIMONIO	3,026,914.74	11.23	26,952,054.09	27,208,684.14	27,460,428.86	26,026,057.79	26,307,976.89	26,575,304.28	26,910,040.40	27,168,932.02	27,274,142.83	27,799,182.40	28,008,794.41	29,064,157.56	29,978,968.83
Capital	0.00	0.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00
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	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
Utilidad de Periodos Anteriores	-50,871.30	-100.00	50,871.30	1,952,054.09	1,952,054.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	3,078,144.29	161.91	1,901,182.79	256,630.05	508,374.77	1,026,057.79	1,307,976.89	1,575,460.89	1,910,168.23	2,169,058.62	2,274,246.72	2,799,198.67	3,008,965.49	4,064,509.39	4,979,327.08
Ganancia o Perdida en Valores Disponible para la Venta	-358.25	0.00	0.00	0.00	0.00	0.00	0.00	-156.61	-127.83	-126.60	-103.89	-16.27	-171.08	-351.83	-358.25
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	34,134,823.50	10.23	333,525,823.00	331,745,377.35	340,571,474.96	362,344,313.15	359,707,295.66	371,170,987.67	362,171,257.84	380,798,958.18	371,140,346.42	382,228,217.47	376,036,470.97	378,498,673.73	367,660,646.50