



BCT Bank International, S. A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	523,894.43	1.69	30,954,072.58	27,061,231.32	26,887,359.79	27,483,533.82	27,718,116.15	43,848,977.80	41,650,843.28	42,720,613.66	36,692,247.79	30,370,577.94	32,674,112.53	18,115,770.25	31,477,967.01
Depositos Locales en Bancos	-27,992.59	-2.67	1,049,759.11	1,360,682.62	1,493,392.78	802,253.79	788,106.67	1,022,623.34	1,106,313.88	1,119,148.23	477,082.33	693,072.85	861,595.41	629,018.02	1,021,766.52
A la Vista	-27,992.59	-2.99	937,259.11	1,248,182.62	1,380,892.78	689,753.79	675,606.67	910,123.34	993,813.88	1,006,648.23	364,582.33	580,572.85	749,095.41	516,518.02	909,266.52
A Plazo	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	112,500.00
Depositos Extranjeros en Bancos	547,391.01	1.83	29,902,267.98	25,699,302.20	25,390,902.50	26,679,381.59	26,922,401.93	42,822,495.32	40,538,420.79	41,592,858.26	36,207,002.38	29,662,564.73	31,806,890.19	17,477,085.37	30,449,658.99
A la Vista	-6,277,809.73	-25.68	24,449,933.09	20,438,103.76	19,863,315.78	21,019,355.23	25,363,174.90	39,853,436.35	26,751,964.59	26,586,145.99	24,903,233.37	18,188,683.00	24,170,630.66	13,318,610.64	18,172,123.36
A Plazo	6,825,200.74	125.18	5,452,334.89	5,261,198.44	5,527,586.72	5,660,026.36	1,559,227.03	2,969,058.97	13,786,456.20	15,006,712.27	11,303,769.01	11,473,881.73	7,636,259.53	4,158,474.73	12,277,535.63
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	4,496.01	219.80	2,045.49	1,246.50	3,064.51	1,898.44	7,607.55	3,859.14	6,108.61	8,607.17	8,163.08	14,940.36	5,626.93	9,666.86	6,541.50
CARTERA CREDITICIA	20,936,652.14	6.33	330,719,322.65	327,553,815.58	329,172,807.96	323,390,117.30	313,320,018.81	312,259,989.32	319,801,625.81	321,018,880.72	319,782,684.11	321,801,460.57	324,893,688.75	348,436,939.01	351,655,974.79
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	19,654,463.73	5.89	333,587,309.80	330,421,681.11	332,040,673.49	326,297,982.83	316,227,884.34	315,195,854.85	321,792,601.85	323,048,606.76	321,812,410.15	323,831,186.61	326,923,414.79	350,466,665.05	353,241,773.53
Menos Provisiones	-1,282,188.41	-44.71	2,867,987.15	2,867,865.53	2,867,865.53	2,907,865.53	2,907,865.53	2,935,865.53	1,990,976.04	2,029,726.04	2,029,726.04	2,029,726.04	2,029,726.04	2,029,726.04	1,585,798.74
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	-1,282,188.41	-44.71	2,867,987.15	2,867,865.53	2,867,865.53	2,907,865.53	2,907,865.53	2,935,865.53	1,990,976.04	2,029,726.04	2,029,726.04	2,029,726.04	2,029,726.04	2,029,726.04	1,585,798.74
INVERSIONES EN VALORES	1,070,752.44	79.350.26	1,349.40	1,001,638.32	1,375.28	1,501,350.49	1,397.15	-9,303.93	1,209.79	1,128.76	1,072.55	373,400.85	974,555.08	5,553,243.18	1,072,101.84
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	1,070,752.44	79.350.26	1,349.40	1,001,638.32	1,375.28	1,501,350.49	1,397.15	1,321.07	1,209.79	1,128.76	1,072.55	373,400.85	974,555.08	5,553,243.18	1,072,101.84
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,625.00	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	10,625.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	3,244,422.85	54.20	5,985,901.87	7,003,787.55	9,055,222.66	9,676,780.89	4,539,117.34	5,310,483.34	7,668,027.21	7,008,273.19	7,950,250.97	11,206,139.70	11,543,774.83	12,411,411.65	9,230,324.72
Locales	23,980.61	7.69	311,880.20	322,778.08	372,319.98	375,907.91	353,191.04	351,247.35	353,771.93	355,936.15	352,091.92	344,626.00	323,310.68	369,455.79	335,860.81
Extranjero	3,220,442.24	56.76	5,674,021.67	6,681,009.47	8,682,902.68	9,300,872.98	4,185,926.30	4,959,235.99	7,314,255.28	6,652,337.04	7,598,159.05	10,861,513.70	11,220,464.15	12,041,955.86	8,894,463.91
TOTAL DE ACTIVOS	25,775,721.86	7.01	367,660,646.50	362,620,472.77	365,116,765.69	362,051,782.50	345,578,649.45	361,410,146.53	369,121,706.09	370,748,896.33	364,426,255.42	363,751,579.06	370,086,131.19	384,517,364.09	393,436,368.36
DEPOSITOS	22,743,392.98	6.90	329,682,798.86	324,165,767.67	326,803,553.07	322,782,292.50	312,233,139.35	327,039,625.03	332,366,494.54	334,343,444.23	326,799,161.33	322,339,969.53	328,689,656.93	341,751,775.57	352,426,191.84
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	22,743,392.98	6.90	329,682,798.86	324,165,767.67	326,803,553.07	322,782,292.50	312,233,139.35	327,039,625.03	332,366,494.54	334,343,444.23	326,799,161.33	322,339,969.53	328,689,656.93	341,751,775.57	352,426,191.84
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	16,737,292.34	5.12	327,133,946.53	322,647,388.40	324,257,552.83	321,470,519.02	310,104,632.41	323,834,515.21	330,591,725.97	329,974,664.07	324,314,463.31	319,899,197.47	324,409,141.09	340,210,282.17	343,871,238.87



BCT Bank International, S. A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-3,590,400.32	-13.63	26,350,208.39	22,888,436.35	27,902,031.56	28,125,851.84	28,916,054.02	40,514,908.81	31,238,863.45	35,256,040.14	34,538,642.31	33,470,008.27	29,205,944.15	26,537,629.66	22,759,808.07
A Plazo	20,327,692.66	6.76	300,783,738.14	299,758,952.05	296,355,521.27	293,344,667.18	281,188,578.39	283,319,606.40	299,352,862.52	294,718,623.93	289,775,821.00	286,429,189.20	295,203,196.94	313,672,652.51	321,111,430.80
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	6,006,100.64	235.64	2,548,852.33	1,518,379.27	2,546,000.24	1,311,773.48	2,128,506.94	3,205,109.82	1,774,768.57	4,368,780.16	2,484,698.02	2,440,772.06	4,280,515.84	1,541,493.40	8,554,952.97
A la Vista	3,365,573.79	132.04	2,548,852.33	1,518,379.27	2,546,000.24	1,311,773.48	2,128,506.94	3,205,109.82	1,774,768.57	4,368,780.16	2,484,698.02	2,440,772.06	4,280,515.84	1,541,493.40	5,914,426.12
A Plazo	2,640,526.85	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	2,640,526.85
OBLIGACIONES	-1,850,000.00	-48.05	3,850,000.00	3,850,000.00	3,000,000.00	3,000,000.00	2,532,969.47	2,500,000.00	2,500,000.00	2,500,000.00	2,500,000.00	2,500,000.00	2,000,000.00	2,000,000.00	2,000,000.00
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	-1,850,000.00	-48.05	3,850,000.00	3,850,000.00	3,000,000.00	3,000,000.00	2,532,969.47	2,500,000.00	2,500,000.00	2,500,000.00	2,500,000.00	2,500,000.00	2,000,000.00	2,000,000.00	2,000,000.00
OTROS PASIVOS	3,054,964.61	73.63	4,148,878.81	4,287,754.89	4,590,373.90	5,192,426.83	1,682,010.57	2,411,031.35	5,351,920.39	4,679,271.21	5,539,636.11	8,899,854.82	9,019,521.04	9,735,064.72	7,203,843.42
Locales	49,321.64	278.96	17,680.33	42,771.33	65,657.08	73,274.09	52,245.69	88,294.23	63,329.10	43,904.79	119,925.97	114,185.18	155,627.21	161,001.90	67,001.97
Extranjero	3,005,642.97	72.75	4,131,198.48	4,244,983.56	4,524,716.82	5,119,152.74	1,629,764.88	2,322,737.12	5,288,591.29	4,635,366.42	5,419,710.14	8,785,669.64	8,863,893.83	9,574,062.82	7,136,841.45
PATRIMONIO	1,827,364.27	6.10	29,978,968.83	30,316,950.21	30,722,838.72	31,077,063.17	29,130,530.06	29,459,490.16	28,903,291.12	29,226,180.92	29,587,457.98	30,011,754.71	30,376,953.22	31,030,523.80	31,806,333.10
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	1,579,327.11	0.00	0.00	4,979,327.00	4,979,327.00	4,979,327.11	2,579,327.11	2,579,327.11	1,579,327.11	1,579,327.11	1,579,327.11	1,579,327.11	1,579,327.11	1,579,327.11	1,579,327.11
Utilidad de Periodo	247,103.78	4.96	4,979,327.08	337,692.54	743,525.00	1,097,774.13	1,551,194.36	1,879,902.58	2,323,814.82	2,646,785.65	3,008,118.92	3,432,421.03	3,797,250.26	4,450,823.50	5,226,430.86
Ganancia o Perdida en Valores Disponible para la Venta	933.38	-260.54	-358.25	-69.33	-13.28	-38.07	8.59	260.47	149.19	68.16	11.95	6.57	375.85	373.19	575.13
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	25,775,721.86	7.01	367,660,646.50	362,620,472.77	365,116,765.69	362,051,782.50	345,578,649.45	361,410,146.54	369,121,706.05	370,748,896.36	364,426,255.42	363,751,579.06	370,086,131.19	384,517,364.09	393,436,368.36