



Fecha: 14 de Marzo de 2005

**BCT BANK INTERNATIONAL, S. A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	17,587,335.27	16,551,689.11	33,382,486.23	41,674,619.79	30,954,072.58
Depósitos Internos en Bancos	89,269.42	307,047.29	356,497.94	990,581.19	1,049,759.11
A la Vista	89,269.42	194,547.29	243,997.94	878,081.19	937,259.11
A Plazo	0.00	112,500.00	112,500.00	112,500.00	112,500.00
Depósitos Externos en Bancos	15,595,260.29	16,242,423.71	33,023,557.63	40,683,193.77	29,902,267.98
A la Vista	15,595,260.29	15,189,987.88	25,216,058.60	37,029,170.03	24,449,933.09
A Plazo	0.00	1,052,435.83	7,807,499.03	3,654,023.74	5,452,334.89
Otros	1,902,805.56	2,218.11	2,430.66	844.83	2,045.49
<b>CARTERA CREDITICIA NETA</b>	308,200,696.03	341,012,353.67	323,678,217.09	334,618,159.55	330,719,322.65
Interna	0.00	0.00	0.00	0.00	0.00
Externa	310,752,000.35	343,563,657.99	326,248,123.90	336,823,139.13	333,587,309.80
Menos Provisiones	2,551,304.32	2,551,304.32	2,569,906.81	2,204,979.58	2,867,987.15
Interna	0.00	0.00	0.00	0.00	0.00
Externa	2,551,304.32	2,551,304.32	2,569,906.81	2,204,979.58	2,867,987.15
<b>INVERSIONES EN VALORES NETA</b>	3,780,720.90	2,620.48	2,195.78	2,003.36	1,349.40
Internas	112,500.00	0.00	0.00	0.00	0.00
Externas	3,668,220.90	2,620.48	2,195.78	2,003.36	1,349.40
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	3,957,070.80	4,777,649.89	5,108,358.74	5,933,434.77	5,985,901.87
Internos	380,410.43	409,486.09	373,082.92	340,841.48	311,880.20



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Externos	3,576,660.37	4,368,163.80	4,735,275.82	5,592,593.29	5,674,021.67
<b>ACTIVO TOTAL NETO</b>	<b>333,525,823.00</b>	<b>362,344,313.15</b>	<b>362,171,257.84</b>	<b>382,228,217.47</b>	<b>367,660,646.50</b>
<b>DEPOSITOS</b>	<b>292,116,404.98</b>	<b>317,468,950.37</b>	<b>324,595,984.50</b>	<b>345,906,772.36</b>	<b>329,682,798.86</b>
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	292,116,404.98	317,468,950.37	324,595,984.50	345,906,772.36	329,682,798.86
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	289,816,404.98	312,835,766.70	323,004,317.40	344,897,525.89	327,133,946.53
A la Vista	23,772,138.55	21,895,473.89	22,060,883.64	26,009,611.02	26,350,208.39
A Plazo	266,044,266.43	290,940,292.81	300,943,433.76	318,887,914.87	300,783,738.14
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	2,300,000.00	4,633,183.67	1,591,667.10	1,009,246.47	2,548,852.33
A la Vista	0.00	3,233,183.67	1,591,667.10	1,009,246.47	2,548,852.33
A Plazo	2,300,000.00	1,400,000.00	0.00	0.00	0.00
<b>OBLIGACIONES</b>	<b>12,166,666.69</b>	<b>16,164,586.70</b>	<b>7,397,920.00</b>	<b>4,350,000.00</b>	<b>3,850,000.00</b>



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	12,166,666.69	16,164,586.70	7,397,920.00	4,350,000.00	3,850,000.00
OTROS PASIVOS	2,290,697.24	2,684,718.29	3,267,312.94	4,172,262.71	4,148,878.81
Internos	62,916.16	59,855.69	70,369.38	65,453.15	17,680.33
Externos	2,227,781.08	2,624,862.60	3,196,943.56	4,106,809.56	4,131,198.48
PATRIMONIO	26,952,054.09	26,026,057.79	26,910,040.40	27,799,182.40	29,978,968.83
Capital	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
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	1,952,054.09	1,026,057.79	1,910,168.23	2,799,198.67	4,979,327.08
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	-127.83	-16.27	-358.25
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	333,525,823.00	362,344,313.15	362,171,257.84	382,228,217.47	367,660,646.50