



BCT Bank International, S. A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-4,301,318.84	-20.78	20,698,588.74	25,783,722.18	19,793,914.09	13,193,708.98	8,401,638.02	9,987,140.12	14,119,465.74	14,271,376.26	14,622,573.31	8,906,422.46	13,673,089.90	16,882,842.17	16,397,269.90
Depositos Locales en Bancos	-3,003,024.62	-93.70	3,204,794.04	1,784,297.58	428,225.19	491,317.62	293,262.39	361,923.91	505,734.98	464,941.17	266,295.15	295,141.75	283,827.32	278,666.39	201,769.42
A la Vista	-3,003,024.62	-97.11	3,092,294.04	1,671,797.58	315,725.19	378,817.62	180,762.39	249,423.91	393,234.98	352,441.17	153,795.15	182,641.75	171,327.32	166,166.39	89,269.42
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	-1,293,114.94	-7.40	17,485,809.86	23,997,112.60	19,363,976.90	12,700,069.36	8,106,953.63	9,622,905.05	13,611,886.45	13,804,903.09	14,353,946.16	8,608,125.71	13,386,821.22	16,602,083.53	16,192,694.92
A la Vista	-1,890,549.57	-10.81	17,485,809.86	23,997,112.60	19,363,976.90	12,700,069.36	8,106,953.63	9,622,905.05	13,611,886.45	13,804,903.09	14,353,946.16	7,870,261.96	13,107,285.01	16,086,092.34	15,595,260.29
A Plazo	597,434.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	737,863.75	279,536.21	515,991.19	597,434.63
Otros	-5,179.28	-64.86	7,984.84	2,312.00	1,712.00	2,322.00	1,422.00	2,311.16	1,844.31	1,532.00	2,332.00	3,155.00	2,441.36	2,092.25	2,805.56
CARTERA CREDITICIA	18,476,748.80	6.38	289,723,947.23	275,867,640.02	273,723,684.54	266,137,845.46	282,622,522.56	285,350,017.98	291,116,489.84	294,380,426.22	289,929,217.46	316,942,360.59	309,591,806.49	309,911,741.33	308,200,696.03
Extranjero	18,476,748.80	6.38	289,723,947.23	275,867,640.02	273,723,684.54	266,137,845.46	282,622,522.56	285,350,017.98	291,116,489.84	294,380,426.22	289,929,217.46	316,942,360.59	309,591,806.49	309,911,741.33	308,200,696.03
INVERSIONES EN VALORES	4,825,317.53	3,317.08	145,468.74	1,142,008.76	1,166,677.53	4,675,640.48	1,167,142.58	1,167,375.11	3,167,592.63	3,167,825.16	3,430,917.92	1,431,135.44	1,431,367.97	431,302.84	4,970,786.27
Extranjero	4,825,317.53	3,317.08	145,468.74	1,142,008.76	1,166,677.53	4,675,640.48	1,167,142.58	1,167,375.11	3,167,592.63	3,167,825.16	3,430,917.92	1,431,135.44	1,431,367.97	431,302.84	4,970,786.27
OTROS ACTIVOS	-6,633,737.52	-62.64	10,590,808.32	10,780,359.26	10,893,288.67	7,570,915.84	3,688,152.46	4,006,795.66	3,748,104.13	4,059,970.16	4,259,913.34	4,085,035.76	3,785,807.34	3,986,488.72	3,957,070.80
Locales	-336,679.72	-46.95	717,090.15	476,884.04	467,669.00	506,408.29	491,566.84	476,607.04	462,984.40	448,923.57	435,122.47	421,704.51	407,343.63	394,868.97	380,410.43
Extranjero	-6,297,057.80	-63.78	9,873,718.17	10,303,475.22	10,425,619.67	7,064,507.55	3,196,585.62	3,530,188.62	3,285,119.73	3,611,046.59	3,824,790.87	3,663,331.25	3,378,463.71	3,591,619.75	3,576,660.37
TOTAL DE ACTIVOS	12,367,009.97	3.85	321,158,813.03	313,573,730.22	305,577,564.83	291,578,110.76	295,879,455.62	300,511,328.87	312,151,652.34	315,879,597.80	312,242,622.03	331,364,954.25	328,482,071.70	331,212,375.06	333,525,823.00
DEPOSITOS	24,701,152.67	9.24	267,415,252.31	266,026,278.50	257,984,800.05	247,668,986.05	251,476,716.66	251,216,239.51	260,894,991.76	264,603,052.38	262,545,642.83	283,754,299.59	291,342,459.74	294,886,911.15	292,116,404.98
Extranjero	24,701,152.67	9.24	267,415,252.31	266,026,278.50	257,984,800.05	247,668,986.05	251,476,716.66	251,216,239.51	260,894,991.76	264,603,052.38	262,545,642.83	283,754,299.59	291,342,459.74	294,886,911.15	292,116,404.98
Oficiales	-654,484.22	-100.00	654,484.22	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	83,043,962.75	40.16	206,772,442.23	263,526,278.50	255,484,800.05	245,168,986.05	248,976,716.66	251,216,239.51	260,894,991.76	264,603,052.38	260,245,642.83	281,454,299.59	289,042,459.74	292,586,911.15	289,816,404.98
A la Vista	2,723,042.44	12.94	21,049,096.11	27,197,832.68	30,988,176.85	23,110,511.97	20,412,123.11	20,233,825.72	24,463,352.93	23,779,638.86	24,970,789.26	21,051,545.22	23,164,394.02	26,425,648.81	23,772,138.55
A Plazo	80,320,920.31	43.25	185,723,346.12	236,328,445.82	224,496,623.20	222,058,474.08	228,564,593.55	230,982,413.79	236,431,638.83	240,823,413.52	235,274,853.57	260,402,754.37	265,878,065.72	266,161,262.34	266,044,266.43
De Bancos	-57,688,325.86	-96.17	59,988,325.86	2,500,000.00	2,500,000.00	2,500,000.00	2,500,000.00	0.00	0.00	0.00	2,300,000.00	2,300,000.00	2,300,000.00	2,300,000.00	2,300,000.00
A la Vista	-1,003,640.94	-100.00	1,003,640.94	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	-56,684,684.92	-96.10	58,984,684.92	2,500,000.00	2,500,000.00	2,500,000.00	2,500,000.00	0.00	0.00	0.00	2,300,000.00	2,300,000.00	2,300,000.00	2,300,000.00	2,300,000.00
Obligaciones	-7,408,333.31	-37.85	19,575,000.00	19,575,000.00	19,575,000.00	15,053,005.83	16,000,000.00	20,300,430.17	21,966,666.67	21,733,333.34	21,500,000.01	19,366,666.68	9,133,333.35	7,400,000.02	12,166,666.69
Locales	0.00	0.00	0.00	0.00	0.00	30,430.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-7,408,333.31	-37.85	19,575,000.00	19,575,000.00	19,575,000.00	15,022,575.28	16,000,000.00	20,300,430.17	21,966,666.67	21,733,333.34	21,500,000.01	19,366,666.68	9,133,333.35	7,400,000.02	12,166,666.69
OTROS PASIVOS	-442,361.18	-16.19	2,733,058.42	2,612,697.71	2,601,651.65	2,460,611.45	1,796,719.13	2,109,134.49	2,149,082.48	2,137,548.85	2,363,321.53	2,392,280.65	2,130,585.64	2,386,814.05	2,290,697.24
Locales	43,366.27	221.82	19,549.89	17,583.76	13,474.27	15,862.13	14,093.37	14,508.37	254,362.87	14,043.89	36,643.95	59,543.14	29,999.89	44,871.46	62,916.16
Extranjero	-485,727.45	-17.90	2,713,508.53	2,595,113.95	2,588,177.38	2,444,749.32	1,782,625.76	2,094,626.12	1,894,719.61	2,123,504.96	2,326,677.58	2,332,737.51	2,100,585.75	2,341,942.59	2,227,781.08
PATRIMONIO	-4,483,448.21	-14.26	31,435,502.30	25,359,754.01	25,416,113.13	26,395,507.43	26,606,019.83	26,885,524.89	27,140,911.43	27,405,663.23	25,833,657.66	25,851,707.33	25,875,692.97	26,538,649.84	26,952,054.09
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
Utilidad de Periodos Anteriores	-5,109,148.76	-99.01	5,160,020.06	305,462.31	305,462.31	305,462.31	305,462.31	305,462.31	305,462.31	305,462.31	410,871.30	50,871.30	50,871.30	50,871.30	50,871.30
Utilidad de Periodo	555,740.69	41.31	1,345,442.10	124,251.56	180,610.68	1,160,004.98	1,370,517.38	1,650,022.44	1,905,408.98	2,170,160.78	469,281.24	847,330.91	871,316.55	1,534,273.42	1,901,182.79
Ganancia o Perdida en Valores Disponible para la Venta	69,959.86	-100.00	-69,959.86	-69,959.86	-69,959.86	-69,959.86	-69,959.86	-69,959.86	-69,959.86	-69,959.86	-46,494.88	-46,494.88	-46,494.88	-46,494.88	0.00
PASIVO Y PATRIMONIO	12,367,009.97	3.85	321,158,813.03	313,573,730.22	305,577,564.83	291,578,110.76	295,879,455.62	300,511,329.06	312,151,652.34	315,879,597.80	312,242,622.03	331,364,954.25	328,482,071.70	331,212,375.06	333,525,823.00