

**BCT BANK INTERNATIONAL, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2016 A DICIEMBRE 2017**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2016	2017											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(45,314.07)	(40.73%)	111,245.82	93,507.72	93,723.00	92,342.15	89,077.02	90,998.33	84,042.61	96,297.80	89,090.66	85,876.07	65,531.68	88,599.94	65,931.75
Depositos Locales en Bancos	(5,628.03)	(16.96%)	33,188.88	29,919.00	30,539.25	29,804.08	34,619.81	34,041.75	36,218.12	36,727.56	31,566.15	32,003.93	32,979.67	27,095.34	27,560.85
A la Vista	(228.03)	(2.93%)	7,788.88	6,819.00	7,639.25	7,554.08	6,919.81	6,341.75	6,018.12	6,627.56	6,866.15	6,203.93	7,079.67	6,795.34	7,560.85
A Plazo	(5,400.00)	(21.26%)	25,400.00	23,100.00	22,900.00	22,250.00	27,700.00	27,700.00	30,200.00	30,100.00	24,700.00	25,800.00	25,900.00	20,300.00	20,000.00
Depositos Extranjeros en Bancos	(39,749.73)	(51.59%)	77,050.50	62,786.12	62,525.35	62,007.59	53,639.58	56,117.25	47,199.62	58,660.42	56,902.03	53,127.31	31,506.07	60,551.40	37,300.77
A la Vista	(39,749.73)	(51.59%)	77,050.50	62,786.12	62,525.35	62,007.59	53,639.58	56,117.25	47,199.62	55,660.42	53,902.03	50,127.31	28,506.07	60,551.40	37,300.77
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00	3,000.00	3,000.00	3,000.00	0.00	0.00
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	63.69	6.33%	1,006.44	802.60	658.39	530.48	817.63	839.33	624.87	909.82	622.48	744.82	1,045.94	953.19	1,070.13
<b>CARTERA CREDITICIA</b>	(26,525.57)	(4.10%)	647,672.44	639,599.71	643,745.38	651,303.07	649,871.97	641,370.72	637,240.51	633,883.17	638,285.49	619,803.78	615,909.92	615,248.21	621,146.86
Locales	(7,446.29)	(3.21%)	232,192.85	244,995.88	249,531.67	252,383.15	241,665.01	223,308.83	227,017.65	225,463.38	235,098.44	225,960.88	224,768.30	223,317.97	224,746.57
Extranjero	(21,401.90)	(5.05%)	423,932.46	403,148.41	402,849.98	407,709.85	411,375.78	421,421.37	413,907.13	412,404.06	407,665.32	399,073.18	396,671.90	397,760.51	402,530.56
Menos Provisiones	(2,322.61)	(27.48%)	8,452.88	8,544.58	8,636.28	8,789.93	3,168.82	3,359.48	3,684.27	3,984.27	4,478.27	5,230.27	5,530.27	5,830.27	6,130.27
Locales	(4,918.12)	(67.92%)	7,241.50	7,333.20	6,639.67	6,474.60	805.53	659.93	976.77	572.90	980.20	1,734.17	1,476.89	2,023.39	2,323.39
Extranjero	2,595.51	214.26%	1,211.37	1,211.37	1,996.60	2,315.33	2,363.29	2,699.55	2,707.50	3,411.37	3,498.07	3,496.10	4,053.38	3,806.88	3,806.88
<b>INVERSIONES EN VALORES</b>	52,263.50	1,923.54%	2,717.04	21,432.41	16,451.83	8,308.10	15,321.64	32,848.28	28,135.36	33,326.35	44,294.66	45,462.42	41,010.38	65,957.08	54,980.55
Locales	(2,709.05)	(99.71%)	2,717.04	1,417.10	1,417.10	1,354.60	854.60	854.60	792.10	792.10	792.10	729.60	611.40	431.43	8.00
Extranjero	54,972.55	0.00%	0.00	20,015.31	15,034.73	6,953.50	14,467.04	31,993.68	27,343.26	32,534.25	43,502.56	44,732.82	40,398.98	65,525.66	54,972.55
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
<b>OTROS ACTIVOS</b>	1,613.11	8.14%	19,829.12	21,205.92	21,246.62	21,328.51	20,347.75	20,551.94	19,746.49	19,372.48	21,270.08	21,422.25	21,689.70	21,990.73	21,442.23
Locales	1,798.75	12.64%	14,226.57	14,938.42	14,837.28	14,985.71	13,826.02	14,123.22	13,805.72	13,216.13	15,042.10	15,931.68	15,850.21	16,279.58	16,025.32
Extranjero	(185.64)	(3.31%)	5,602.55	6,267.50	6,409.35	6,342.81	6,521.73	6,428.71	5,940.77	6,156.35	6,227.99	5,490.58	5,839.48	5,711.15	5,416.91
<b>TOTAL DE ACTIVOS</b>	(17,963.03)	(2.30%)	781,464.42	775,745.76	775,166.83	773,281.83	774,618.37	785,769.27	769,164.98	782,879.81	792,940.89	772,564.52	744,141.69	791,795.96	763,501.40
<b>DEPOSITOS</b>	(69.12)	(0.01%)	675,381.48	670,055.00	670,248.65	671,555.83	675,199.88	690,863.13	678,091.84	690,986.63	703,626.41	684,163.45	655,542.65	701,743.42	675,312.36
Locales	47,750.71	57.66%	82,819.49	82,315.27	82,103.04	85,466.99	85,832.56	85,533.79	83,744.39	86,598.09	95,155.48	89,014.34	93,069.00	124,437.04	130,570.20

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	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	19,359.50	24.30%	79,675.99	81,171.77	80,959.54	82,323.49	84,689.06	84,390.29	82,600.89	85,454.59	94,011.98	87,832.58	91,925.50	103,323.54	99,035.49
A la Vista	13,193.91	78.97%	16,706.76	16,542.50	16,750.02	18,158.99	18,327.62	17,985.03	16,869.67	17,347.12	26,194.44	18,294.17	22,378.27	32,504.42	29,900.67
A Plazo	13,003.53	26.46%	49,151.84	49,711.84	50,721.84	55,385.84	57,169.61	57,696.22	56,289.49	57,543.21	58,145.05	60,378.06	61,060.37	61,720.37	62,155.37
De Ahorros	(6,837.94)	(49.49%)	13,817.38	14,917.42	13,487.68	8,778.66	9,191.82	8,709.04	9,441.73	10,564.26	9,672.49	9,160.36	8,486.86	9,098.74	6,979.45
De Bancos	28,391.21	903.17%	3,143.50	1,143.50	1,143.50	3,143.50	1,143.50	1,143.50	1,143.50	1,143.50	1,143.50	1,181.76	1,143.50	21,113.50	31,534.71
A la Vista	5,421.21	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	5,421.21
A Plazo	22,970.00	730.71%	3,143.50	1,143.50	1,143.50	3,143.50	1,143.50	1,143.50	1,143.50	1,143.50	1,143.50	1,181.76	1,143.50	21,113.50	26,113.50
Extranjero	(47,819.83)	(8.07%)	592,561.99	587,739.73	588,145.60	586,088.84	589,367.32	605,329.35	594,347.45	604,388.54	608,470.93	595,149.11	562,473.65	577,306.38	544,742.16
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	(48,361.13)	(8.18%)	591,281.08	576,041.22	585,300.30	584,762.91	587,011.38	602,811.69	592,993.88	603,162.13	607,219.99	593,901.43	561,232.93	575,901.87	542,919.94
A la Vista	(20,532.16)	(19.28%)	106,502.85	109,432.38	108,953.74	106,262.09	105,729.48	112,278.11	117,360.47	121,720.64	129,256.04	124,227.30	105,282.95	118,034.29	85,970.69
A Plazo	(23,880.51)	(5.25%)	455,254.30	439,337.42	447,715.75	451,498.73	453,681.18	464,594.38	449,578.82	450,846.98	447,278.21	441,676.37	430,755.06	428,704.09	431,373.79
De Ahorros	(3,948.46)	(13.37%)	29,523.93	27,271.42	28,630.82	27,002.09	27,600.72	25,939.20	26,054.59	30,594.51	30,685.74	27,997.76	25,194.92	29,163.50	25,575.47
De Bancos	541.31	42.26%	1,280.91	11,698.51	2,845.30	1,325.93	2,355.94	2,517.65	1,353.57	1,226.41	1,250.94	1,247.67	1,240.71	1,404.51	1,822.22
A la Vista	541.31	79.50%	680.91	1,118.51	2,245.30	725.93	1,755.94	1,917.65	753.57	626.41	650.94	647.67	640.71	804.51	1,222.22
A Plazo	0.00	0.00%	600.00	10,580.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00
<b>OBLIGACIONES</b>	<b>(11,987.81)</b>	<b>(36.62%)</b>	<b>32,732.04</b>	<b>32,762.04</b>	<b>32,762.04</b>	<b>35,190.61</b>	<b>36,190.61</b>	<b>32,190.61</b>	<b>27,915.61</b>	<b>27,915.61</b>	<b>24,915.63</b>	<b>23,844.20</b>	<b>23,844.20</b>	<b>22,744.20</b>	<b>20,744.23</b>
Locales	(15,102.14)	(69.81%)	21,632.14	23,162.14	23,162.14	12,805.00	13,805.00	9,805.00	6,530.00	6,530.00	6,530.00	6,530.00	6,530.00	6,530.00	6,530.00
Extranjero	3,114.33	28.06%	11,099.89	9,599.89	9,599.89	22,385.61	22,385.61	22,385.61	21,385.61	21,385.61	18,385.63	17,314.20	17,314.20	16,214.20	14,214.23
<b>OTROS PASIVOS</b>	<b>(3,287.97)</b>	<b>(25.85%)</b>	<b>12,721.31</b>	<b>11,893.67</b>	<b>10,898.33</b>	<b>9,596.60</b>	<b>8,642.47</b>	<b>7,475.40</b>	<b>7,041.57</b>	<b>7,532.40</b>	<b>7,457.54</b>	<b>7,299.93</b>	<b>7,102.39</b>	<b>9,542.44</b>	<b>9,433.35</b>
Locales	(3,480.38)	(36.09%)	9,642.28	8,104.08	6,776.15	5,847.93	4,743.72	3,484.30	3,446.63	3,683.10	4,078.67	4,417.99	3,953.57	6,275.57	6,161.90
Extranjero	192.41	6.25%	3,079.04	3,789.59	4,122.19	3,748.67	3,898.76	3,991.10	3,594.95	3,849.29	3,378.87	2,881.93	3,148.82	3,266.87	3,271.45
<b>PATRIMONIO</b>	<b>(2,618.13)</b>	<b>(4.32%)</b>	<b>60,629.59</b>	<b>61,035.05</b>	<b>61,257.81</b>	<b>56,938.79</b>	<b>54,585.41</b>	<b>55,240.12</b>	<b>56,115.95</b>	<b>56,445.17</b>	<b>56,941.32</b>	<b>57,256.94</b>	<b>57,652.44</b>	<b>57,765.90</b>	<b>58,011.46</b>
Capital	0.00	0.00%	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
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	521.85	5.36%	9,735.38	9,735.38	9,291.77	9,291.77	9,061.04	9,061.04	9,101.62	10,765.81	10,432.52	10,468.01	10,257.23	10,257.23	10,257.23
Provisiones Dinámicas	1,366.89	20.91%	6,537.18	6,537.18	6,537.18	6,537.18	6,537.18	6,537.18	6,537.18	7,904.07	7,904.07	7,904.07	7,904.07	7,904.07	7,904.07
Otras Reservas	(845.04)	(26.42%)	3,198.20	3,198.20	2,754.59	2,754.59	2,523.86	2,523.86	2,564.44	2,861.74	2,528.45	2,563.94	2,353.17	2,353.17	2,353.17

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Utilidad de Periodos Anteriores	322.46	1.57%	20,504.41	25,894.27	26,337.88	21,792.33	22,023.06	22,023.06	21,982.48	20,318.29	20,651.58	20,616.09	20,826.87	20,826.87	20,826.87
Utilidad de Periodo	(3,451.56)	(64.04%)	5,389.86	405.40	628.16	854.69	(1,498.70)	(843.98)	32.16	367.81	877.59	1,184.66	1,583.44	1,723.12	1,938.30
Ganancia o Perdida en Valores Disponibles para la Venta	(10.89)	19,763.49%	(0.06)	0.00	0.00	0.00	0.00	0.00	(0.31)	(6.74)	(20.37)	(11.82)	(15.10)	(41.32)	(10.94)
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
<b>PASIVO Y PATRIMONIO</b>	<b>(17,963.03)</b>	<b>(2.30%)</b>	<b>781,464.42</b>	<b>775,745.76</b>	<b>775,166.83</b>	<b>773,281.83</b>	<b>774,618.37</b>	<b>785,769.27</b>	<b>769,164.98</b>	<b>782,879.81</b>	<b>792,940.89</b>	<b>772,564.52</b>	<b>744,141.69</b>	<b>791,795.96</b>	<b>763,501.40</b>