

BCT BANK INTERNATIONAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2018												
			2017 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	11,263.64	17.08%	65,931.75	110,231.39	89,727.55	75,399.44	78,191.67	88,660.47	102,385.31	84,163.40	80,409.05	94,573.61	109,738.60	87,091.68	77,195.39
Depositos Locales en Bancos	(1,033.01)	(3.75%)	27,560.85	48,035.46	28,334.45	30,067.41	28,642.91	27,229.30	29,993.05	33,167.51	36,978.72	28,043.79	27,626.60	26,753.38	26,527.84
A la Vista	(1,133.01)	(14.99%)	7,560.85	7,535.46	8,134.45	9,917.41	8,492.91	7,079.30	6,743.05	6,967.51	6,978.72	7,893.79	7,526.60	6,553.38	6,427.84
A Plazo	100.00	0.50%	20,000.00	40,500.00	20,200.00	20,150.00	20,150.00	20,150.00	23,250.00	26,200.00	30,000.00	20,150.00	20,100.00	20,200.00	20,100.00
Depositos Extranjeros en Bancos	11,507.14	30.85%	37,300.77	61,317.80	60,765.01	44,381.30	47,965.11	60,027.56	71,412.57	49,861.61	41,923.00	64,794.20	80,236.79	58,891.23	48,807.91
A la Vista	11,507.14	30.85%	37,300.77	61,317.80	60,765.01	44,381.30	47,965.11	60,027.56	71,412.57	49,861.61	41,923.00	64,794.20	80,236.79	58,891.23	48,807.91
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
Menos Provisiones	0.77	0.00%	0.00	0.91	0.98	0.68	0.68	1.25	1.11	1.12	1.08	0.89	1.40	1.59	0.77
Locales	0.77	0.00%	0.00	0.91	0.98	0.68	0.68	1.25	1.11	1.12	1.08	0.89	1.40	1.59	0.77
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	790.28	73.85%	1,070.13	879.04	629.07	951.42	1,584.33	1,404.85	980.81	1,135.39	1,508.41	1,736.52	1,876.61	1,448.65	1,860.41
CARTERA CREDITICIA	88,208.54	14.20%	621,146.86	614,177.05	619,836.17	612,745.81	598,762.42	565,520.32	558,225.96	550,700.93	554,371.38	726,356.39	732,250.98	724,673.24	709,355.40
Locales	179,795.20	80.00%	224,746.57	232,409.92	235,209.87	232,808.72	227,663.87	216,907.78	199,829.33	205,589.01	212,249.17	405,013.77	415,646.15	414,155.91	404,541.77
Extranjero	(57,713.53)	(14.34%)	402,530.56	391,379.66	394,352.58	387,429.87	379,091.38	356,905.37	366,989.46	354,041.80	351,420.06	358,641.56	354,668.77	349,116.26	344,817.04
Menos Provisiones	33,873.13	552.56%	6,130.27	9,612.53	9,726.28	7,492.78	7,992.83	8,292.83	8,592.83	8,929.88	9,297.85	37,298.94	38,063.94	38,598.94	40,003.40
Locales	35,640.86	1,534.00%	2,323.39	5,805.65	5,917.61	6,170.62	6,595.51	6,967.61	7,256.38	7,589.42	7,940.06	35,955.57	36,464.69	37,252.67	37,964.25
Extranjero	(1,767.73)	(46.44%)	3,806.88	3,806.88	3,808.67	1,322.16	1,397.32	1,325.22	1,336.45	1,340.46	1,357.78	1,343.36	1,599.25	1,346.27	2,039.15
INVERSIONES EN VALORES	14,800.56	26.92%	54,985.61	37,496.68	45,362.37	23,800.43	50,021.47	49,950.74	48,051.56	62,733.95	62,147.02	93,969.07	82,324.99	86,975.62	69,786.17
Locales	8,493.57	106,176.78%	8.00	7.99	8.01	7.26	7.26	7.26	6.51	1,376.51	1,370.00	9,499.52	9,478.31	8,493.55	8,501.57
Extranjero	6,388.27	11.62%	54,977.61	37,494.23	45,359.91	23,793.76	50,014.80	49,943.68	48,046.27	61,358.50	60,777.98	84,689.58	72,923.89	78,565.46	61,365.88
Menos Provisiones	81.28	0.00%	0.00	5.54	5.54	0.58	0.58	0.20	1.21	1.06	0.95	220.03	77.21	83.38	81.28
Locales	81.28	0.00%	0.00	5.54	5.54	0.58	0.58	0.20	1.21	1.06	0.95	220.03	23.69	83.38	81.28
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	53.52	0.00	0.00
OTROS ACTIVOS	11,126.51	52.82%	21,063.85	22,215.13	21,907.79	24,026.88	23,875.83	24,180.86	29,129.14	24,553.47	26,393.54	36,433.16	36,929.98	36,371.22	32,190.35
Locales	11,416.98	72.97%	15,646.93	16,739.95	17,482.90	19,546.70	19,242.62	19,511.85	24,746.47	20,030.97	21,628.87	31,237.66	31,658.53	31,079.51	27,063.91
Extranjero	(290.47)	(5.36%)	5,416.91	5,475.19	4,424.89	4,480.17	4,633.21	4,669.01	4,382.67	4,522.50	4,764.67	5,195.50	5,271.46	5,291.72	5,126.44
TOTAL DE ACTIVOS	125,399.24	16.43%	763,128.07	784,120.25	776,833.89	735,972.56	750,851.39	728,312.40	737,791.97	722,151.75	723,320.99	951,332.24	961,244.56	935,111.76	888,527.31
DEPOSITOS	96,342.54	14.27%	675,312.36	701,358.39	695,870.54	661,779.73	675,628.36	649,455.17	654,921.84	643,942.00	633,863.15	836,895.32	845,690.39	814,897.46	771,654.90
Locales	53,660.81	41.10%	130,570.20	151,388.87	148,296.99	122,384.36	122,047.26	106,270.18	110,151.55	116,882.74	105,924.06	217,203.23	217,960.87	194,960.14	184,231.01

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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	85,195.52	86.03%	99,035.49	92,686.94	97,923.98	96,672.16	99,550.38	90,247.98	92,479.85	100,313.89	102,131.95	214,778.95	215,536.58	192,816.64	184,231.01
A la Vista	8,673.91	29.01%	29,900.67	24,662.85	23,842.61	26,218.00	25,161.30	18,221.18	21,847.30	29,145.14	29,193.50	47,302.83	52,862.33	37,645.00	38,574.58
A Plazo	62,517.48	100.58%	62,155.37	61,028.77	66,099.24	63,380.79	67,837.79	64,959.34	63,565.19	63,735.19	63,687.19	140,647.72	141,026.08	133,232.02	124,672.85
De Ahorros	14,004.13	200.65%	6,979.45	6,995.31	7,982.13	7,073.37	6,551.30	7,067.46	7,067.36	7,433.56	9,251.26	26,828.40	21,648.17	21,939.63	20,983.58
De Bancos	(31,534.71)	(100.00%)	31,534.71	58,701.93	50,373.01	25,712.20	22,496.87	16,022.20	17,671.70	16,568.84	3,792.11	2,424.28	2,424.28	2,143.50	0.00
A la Vista	(5,421.21)	(100.00%)	5,421.21	37,558.43	38,229.51	20,568.70	16,453.37	6,378.70	5,228.20	4,425.34	1,648.61	280.78	280.78	0.00	0.00
A Plazo	(26,113.50)	(100.00%)	26,113.50	21,143.50	12,143.50	5,143.50	6,043.50	9,643.50	12,443.50	12,143.50	2,143.50	2,143.50	2,143.50	2,143.50	0.00
Extranjero	42,681.73	7.84%	544,742.16	549,969.52	547,573.55	539,395.37	553,581.10	543,184.99	544,770.28	527,059.26	527,939.09	619,692.09	627,729.52	619,937.32	587,423.89
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	42,300.40	7.79%	542,919.94	548,711.24	546,179.97	536,869.98	551,575.70	541,373.38	542,842.93	525,305.62	526,188.02	617,682.14	625,997.03	617,954.87	585,220.34
A la Vista	(9,774.65)	(11.37%)	85,970.69	93,771.29	91,101.40	83,604.89	99,383.23	81,284.60	93,058.93	72,634.53	79,992.58	87,567.90	98,194.37	86,914.81	76,196.05
A Plazo	14,408.02	3.34%	431,373.79	425,476.48	425,078.36	421,612.40	419,218.67	418,627.82	417,514.49	414,293.36	413,935.34	464,091.71	451,704.65	453,015.62	445,781.81
De Ahorros	37,667.02	147.28%	25,575.47	29,463.46	30,000.21	31,652.69	32,973.80	41,460.96	32,269.51	38,377.73	32,260.10	66,022.53	76,098.01	78,024.44	63,242.49
De Bancos	381.33	20.93%	1,822.22	1,258.28	1,393.58	2,525.39	2,005.41	1,811.61	1,927.36	1,753.64	1,751.08	2,009.95	1,732.50	1,982.45	2,203.55
A la Vista	381.33	31.20%	1,222.22	658.28	793.58	1,925.39	1,405.41	1,211.61	1,327.36	1,153.64	1,151.08	1,409.95	1,132.50	1,382.45	1,603.55
A Plazo	0.00	0.00%	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00
OBLIGACIONES	(3,172.81)	(15.29%)	20,744.23	17,714.23	17,714.23	16,642.80	18,642.80	18,642.80	18,642.80	18,642.80	18,642.80	17,571.37	17,571.37	17,571.41	17,571.41
Locales	6,541.43	100.18%	6,530.00	3,500.00	3,500.00	3,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	13,071.43	13,071.43	13,071.43	13,071.43
Extranjero	(9,714.25)	(68.34%)	14,214.23	14,214.23	14,214.23	13,142.80	14,142.80	14,142.80	14,142.80	14,142.80	14,142.80	4,499.94	4,499.94	4,499.98	4,499.98
OTROS PASIVOS	7,415.65	79.65%	9,310.02	10,023.67	7,794.37	8,241.36	6,913.04	10,175.57	13,993.99	9,038.45	20,085.94	17,363.89	17,882.73	16,015.23	16,725.68
Locales	7,427.29	123.00%	6,038.58	6,636.95	5,352.56	5,900.97	4,557.71	6,914.02	6,930.44	6,580.28	6,395.53	13,931.60	14,353.70	13,001.35	13,465.87
Extranjero	(11.64)	(0.36%)	3,271.45	3,386.72	2,441.81	2,340.39	2,355.33	3,261.55	7,063.55	2,458.17	13,690.41	3,432.29	3,529.03	3,013.88	3,259.81
PATRIMONIO	24,813.87	42.96%	57,761.46	55,023.97	55,454.75	49,308.67	49,667.20	50,038.86	50,233.35	50,528.50	50,729.10	79,501.66	80,100.07	86,627.65	82,575.32
Capital	13,500.00	54.00%	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	32,500.00	32,500.00	38,500.00	38,500.00
Reservas de Capital	16,371.50	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,371.50	16,371.50	16,371.50
Otras Reservas	(562.80)	(5.49%)	10,257.23	10,257.23	10,257.23	10,702.00	10,702.00	9,902.28	9,886.46	9,886.46	9,887.91	26,215.93	9,794.43	9,744.43	9,694.43
Provisiones Dinámicas	0.00	0.00%	7,904.07	7,904.07	7,904.07	7,904.07	7,904.07	7,904.07	7,904.07	7,904.07	7,904.07	0.00	7,904.07	7,904.07	7,904.07
Otras Reservas	(562.80)	(23.92%)	2,353.17	2,353.17	2,353.17	2,797.93	2,797.93	1,998.21	1,982.40	1,982.40	1,983.85	26,215.93	1,890.36	1,840.36	1,790.36

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Utilidad de Periodos Anteriores	(9,284.02)	(44.58%)	20,826.87	19,276.46	19,272.01	12,221.34	12,221.34	13,021.06	13,036.88	13,036.88	13,031.39	11,388.81	11,442.85	11,492.85	11,542.85
Utilidad de Periodo	5,342.69	317.41%	1,683.23	502.88	925.50	1,385.33	1,743.86	2,115.52	2,310.01	2,605.17	2,809.80	9,764.13	10,366.64	10,897.03	7,025.93
Ganancia o Perdida en Valores Disponibles para la Venta	(553.50)	9,413.67%	(5.88)	(12.61)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(367.21)	(375.34)	(378.15)	(559.38)
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	125,399.24	16.43%	763,128.07	784,120.25	776,833.89	735,972.56	750,851.39	728,312.40	737,791.97	722,151.75	723,320.99	951,332.24	961,244.56	935,111.76	888,527.31