

**BCT BANK INTERNATIONAL, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2020 A DICIEMBRE 2021**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	14,431.73	12.99%	111,102.73	119,959.84	106,352.45	93,825.00	95,784.48	86,774.23	98,734.22	87,965.47	91,740.47	109,718.20	109,904.98	106,436.93	125,534.46
Depositos Locales en Bancos	(15,407.97)	(31.24%)	49,327.37	50,587.76	51,748.61	40,709.40	29,668.35	27,338.91	19,972.09	20,564.15	21,795.19	19,040.74	25,344.94	26,930.99	33,919.40
A la Vista	5,092.03	105.48%	4,827.37	6,587.76	6,248.61	5,209.40	6,168.35	9,838.91	6,972.09	7,564.15	7,795.19	7,040.74	7,844.94	7,430.99	9,919.40
A Plazo	(20,500.00)	(46.07%)	44,500.00	44,000.00	45,500.00	35,500.00	23,500.00	17,500.00	13,000.00	13,000.00	14,000.00	12,000.00	17,500.00	19,500.00	24,000.00
Depositos Extranjeros en Bancos	29,719.93	49.52%	60,013.73	67,631.23	52,532.98	50,933.78	64,355.03	57,508.33	76,561.88	65,545.91	68,160.30	89,015.53	83,012.29	77,564.33	89,733.66
A la Vista	12,719.93	21.20%	60,013.73	67,631.23	52,532.98	50,933.78	52,355.03	42,008.33	56,561.88	45,545.91	52,160.30	73,015.53	66,012.29	60,564.33	72,733.66
A Plazo	17,000.00	0.00%	0.00	0.00	0.00	0.00	12,000.00	15,500.00	20,000.00	20,000.00	16,000.00	16,000.00	17,000.00	17,000.00	17,000.00
Menos Provisiones	0.50	12.61%	3.95	4.27	4.15	3.32	4.86	4.60	4.17	3.28	2.21	2.38	2.95	3.85	4.44
Locales	(0.70)	(18.04%)	3.86	4.18	4.08	3.26	4.79	1.86	1.57	1.60	1.31	0.85	1.31	2.35	3.17
Extranjero	1.19	1,420.15%	0.08	0.09	0.07	0.06	0.07	2.74	2.60	1.68	0.90	1.53	1.64	1.50	1.28
Otros	120.26	6.81%	1,765.58	1,745.13	2,075.01	2,185.14	1,765.96	1,931.60	2,204.43	1,858.70	1,787.18	1,664.31	1,550.70	1,945.46	1,885.84
<b>CARTERA CREDITICIA</b>	(1,689.16)	(0.29%)	591,587.06	585,445.90	577,672.03	580,106.87	575,763.05	571,393.45	579,425.30	591,893.25	587,545.74	574,775.19	580,435.04	585,480.27	589,897.90
Locales	(3,012.83)	(0.87%)	347,909.21	346,875.62	343,523.81	342,705.71	340,315.12	336,073.67	339,878.55	341,592.75	340,845.24	341,783.63	345,518.73	349,467.61	344,896.38
Extranjero	1,794.97	0.66%	271,084.53	266,276.97	261,083.51	264,367.29	262,714.06	262,885.90	264,553.79	275,652.48	272,618.47	259,292.27	261,660.67	262,646.46	272,879.50
Menos Provisiones	471.30	1.72%	27,406.68	27,706.68	26,935.28	26,966.13	27,266.13	27,566.13	25,007.05	25,351.97	25,917.98	26,300.72	26,744.36	26,633.79	27,877.98
Locales	(756.60)	(2.92%)	25,879.11	26,199.09	25,517.42	25,435.10	25,756.30	26,091.75	23,395.71	23,434.25	23,991.80	24,488.07	24,826.64	24,510.08	25,122.51
Extranjero	1,227.90	80.38%	1,527.57	1,507.59	1,417.87	1,531.03	1,509.83	1,474.38	1,611.34	1,917.72	1,926.18	1,812.65	1,917.72	2,123.71	2,755.47
<b>INVERSIONES EN VALORES</b>	(8,324.57)	(10.10%)	82,449.42	82,217.04	93,736.95	92,217.54	90,413.56	84,539.92	76,561.50	77,540.36	76,011.40	73,835.25	76,156.94	76,093.14	74,124.85
Locales	11,227.19	38.63%	29,060.31	28,818.73	30,843.08	39,370.00	37,554.14	40,299.97	40,769.51	41,749.30	41,729.92	39,201.10	39,332.83	42,290.41	40,287.50
Extranjero	(19,514.38)	(36.47%)	53,504.07	53,502.07	63,004.85	53,015.82	53,032.43	44,407.18	35,963.30	35,967.44	34,468.81	34,918.75	36,979.27	34,000.12	33,989.69
Menos Provisiones	37.38	32.51%	114.97	103.76	110.98	168.28	173.02	167.23	171.31	176.38	187.33	284.61	155.16	197.39	152.35
Locales	44.91	133.09%	33.74	31.96	33.79	64.76	74.98	75.21	74.52	105.01	92.92	146.96	84.24	105.74	78.65
Extranjero	(7.53)	(9.27%)	81.22	71.81	77.20	103.52	98.04	92.02	96.79	71.37	94.42	137.65	70.93	91.65	73.69
<b>OTROS ACTIVOS</b>	2,051.57	4.43%	46,332.43	47,052.47	47,670.39	49,626.77	49,907.69	48,895.06	43,480.11	43,689.19	43,374.64	44,589.15	42,870.51	41,265.14	48,384.00
Locales	(5,777.26)	(13.65%)	42,312.45	43,104.91	43,891.32	44,647.54	44,885.89	44,981.05	39,469.48	39,623.20	38,994.64	38,653.93	37,019.99	37,153.69	36,535.19
Extranjero	7,828.83	194.75%	4,019.97	3,947.55	3,779.07	4,979.22	5,021.79	3,914.01	4,010.63	4,065.99	4,380.00	5,935.22	5,850.51	4,111.45	11,848.80
<b>TOTAL DE ACTIVOS</b>	6,469.57	0.78%	831,471.63	834,675.25	825,431.83	815,776.18	811,868.77	791,602.66	798,201.13	801,088.27	798,672.24	802,917.78	809,367.46	809,275.49	837,941.20
<b>DEPOSITOS</b>	1,053.80	0.15%	697,118.22	705,858.79	696,118.06	690,589.97	689,216.81	669,989.51	678,086.22	682,518.81	674,418.92	672,093.23	679,050.46	680,972.13	698,172.02
Locales	(7,015.68)	(4.80%)	146,221.43	148,885.05	144,864.23	145,163.50	145,910.43	140,509.02	145,379.72	144,795.17	142,113.59	142,952.76	137,223.76	133,763.71	139,205.74

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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	(3,936.11)	(2.78%)	141,537.33	145,050.14	141,283.63	141,255.82	142,317.49	136,982.08	140,919.20	141,175.85	137,162.69	139,571.12	134,515.50	132,136.86	137,601.22
A la Vista	1,239.88	3.91%	31,680.39	30,173.57	29,023.13	26,013.48	28,435.89	27,423.75	32,093.67	30,561.40	24,301.43	24,826.07	22,718.90	23,591.32	32,920.28
A Plazo	(426.26)	(0.50%)	84,822.60	83,923.60	84,684.42	84,071.79	84,312.68	81,826.04	82,355.97	82,901.22	81,769.90	84,796.49	83,884.88	84,415.77	84,396.34
De Ahorros	(4,749.73)	(18.97%)	25,034.34	30,952.97	27,576.07	31,170.56	29,568.92	27,732.29	26,469.57	27,713.23	31,091.35	29,948.55	27,911.73	24,129.77	20,284.60
De Bancos	(3,079.57)	(65.75%)	4,684.10	3,834.91	3,580.60	3,907.68	3,592.93	3,526.95	4,460.51	3,619.32	4,950.90	3,381.64	2,708.26	1,626.85	1,604.53
A la Vista	(1,579.57)	(58.85%)	2,684.10	1,834.91	1,580.60	1,907.68	1,592.93	1,526.95	1,960.51	1,119.32	2,450.90	1,881.64	1,208.26	1,126.85	1,104.53
A Plazo	(1,500.00)	(75.00%)	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,500.00	2,500.00	2,500.00	1,500.00	1,500.00	500.00	500.00
Extranjero	8,069.48	1.46%	550,896.79	556,973.74	551,253.83	545,426.47	543,306.38	529,480.48	532,706.50	537,723.65	532,305.33	529,140.47	541,826.70	547,208.42	558,966.27
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	8,727.22	1.59%	549,376.60	555,781.53	549,645.82	542,722.75	542,462.45	527,743.59	531,907.61	536,821.74	531,411.14	528,198.79	540,191.97	546,210.96	558,103.82
A la Vista	35,037.02	48.18%	72,726.37	82,026.23	83,604.94	76,129.14	86,865.63	80,121.04	80,598.86	84,098.66	83,864.27	90,673.06	97,651.88	112,112.55	107,763.39
A Plazo	(29,355.19)	(6.88%)	426,738.08	417,428.61	415,031.13	412,557.60	404,765.51	398,370.13	397,656.54	399,869.71	392,150.64	386,970.96	386,028.60	382,925.55	397,382.89
De Ahorros	3,045.39	6.10%	49,912.15	56,326.69	51,009.74	54,036.01	50,831.32	49,252.42	53,652.21	52,853.38	55,396.23	50,554.76	56,511.49	51,172.86	52,957.54
De Bancos	(657.73)	(43.27%)	1,520.19	1,192.21	1,608.01	2,703.72	843.93	1,736.89	798.89	901.90	894.19	941.68	1,634.73	997.46	862.46
A la Vista	(657.73)	(47.14%)	1,395.19	1,067.21	1,483.01	2,578.72	718.93	1,611.89	673.89	776.90	769.19	816.68	1,509.73	872.46	737.46
A Plazo	0.00	0.00%	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00
<b>OBLIGACIONES</b>	<b>(4,419.78)</b>	<b>(13.13%)</b>	<b>33,655.72</b>	<b>28,655.72</b>	<b>26,155.72</b>	<b>23,084.29</b>	<b>20,084.29</b>	<b>19,884.29</b>	<b>15,884.29</b>	<b>15,884.29</b>	<b>20,884.29</b>	<b>24,812.86</b>	<b>24,235.94</b>	<b>24,235.94</b>	<b>29,235.94</b>
Locales	(1,776.92)	(7.44%)	23,870.00	18,870.00	18,870.00	16,870.00	16,870.00	16,670.00	12,670.00	12,670.00	17,670.00	17,670.00	17,093.08	17,093.08	22,093.08
Extranjero	(2,642.85)	(27.01%)	9,785.72	9,785.72	7,285.72	6,214.29	3,214.29	3,214.29	3,214.29	3,214.29	3,214.29	7,142.86	7,142.86	7,142.86	7,142.86
<b>OTROS PASIVOS</b>	<b>6,279.85</b>	<b>51.58%</b>	<b>12,174.43</b>	<b>11,441.99</b>	<b>14,302.61</b>	<b>12,720.11</b>	<b>12,951.11</b>	<b>11,841.55</b>	<b>14,456.74</b>	<b>12,484.21</b>	<b>12,634.88</b>	<b>14,842.13</b>	<b>14,443.46</b>	<b>11,993.69</b>	<b>18,454.27</b>
Locales	(1,305.29)	(13.79%)	9,464.57	8,875.32	11,726.53	8,802.49	8,977.63	9,069.77	11,026.71	9,524.94	9,295.62	10,426.14	9,816.72	9,124.49	8,159.28
Extranjero	7,585.14	279.91%	2,709.86	2,566.67	2,576.08	3,917.62	3,973.48	2,771.79	3,430.04	2,959.27	3,339.26	4,415.99	4,626.74	2,869.20	10,295.00
<b>PATRIMONIO</b>	<b>3,555.70</b>	<b>4.02%</b>	<b>88,523.27</b>	<b>88,718.75</b>	<b>88,855.44</b>	<b>89,381.81</b>	<b>89,616.56</b>	<b>89,887.31</b>	<b>89,773.87</b>	<b>90,200.96</b>	<b>90,734.15</b>	<b>91,169.55</b>	<b>91,637.60</b>	<b>92,073.73</b>	<b>92,078.97</b>
Capital	0.00	0.00%	44,500.00	44,500.00	44,500.00	44,500.00	44,500.00	44,500.00	44,500.00	44,500.00	44,500.00	44,500.00	44,500.00	44,500.00	44,500.00
Reservas de Capital	0.00	0.00%	22,371.50	0.00	0.00	22,371.50	22,371.50	22,371.50	22,371.50	22,371.50	22,371.50	22,371.50	22,371.50	22,371.50	22,371.50
Otras Reservas	4,087.07	26.87%	15,213.36	38,456.25	38,635.25	15,483.16	15,556.33	14,604.01	15,312.26	15,919.50	16,354.58	19,624.72	19,021.15	19,442.09	19,300.43
Provisiones Dinámicas	(3,018.88)	(35.40%)	8,527.22	8,527.22	8,527.22	8,527.22	8,527.22	8,527.22	8,527.22	8,527.22	8,527.22	8,527.22	8,527.22	5,508.34	5,508.34
Otras Reservas	7,105.95	106.28%	6,686.14	29,929.04	30,108.03	6,955.94	7,029.11	6,076.79	6,785.04	7,392.28	7,827.36	11,097.50	10,493.93	13,933.74	13,792.09

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Utilidad de Periodos Anteriores	(1,383.74)	(39.51%)	3,502.03	5,472.50	5,293.50	6,074.10	6,000.92	6,953.25	6,106.46	5,499.22	5,064.14	1,794.00	2,397.57	1,976.63	2,118.29
Utilidad de Periodo	852.37	29.03%	2,936.39	290.00	426.68	953.05	1,187.81	1,458.56	1,483.66	1,910.74	2,443.94	2,879.34	3,347.39	3,783.51	3,788.75
Ganancia o Perdida en Valores Disponibles para la Venta	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
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>6,469.57</b>	<b>0.78%</b>	<b>831,471.63</b>	<b>834,675.25</b>	<b>825,431.83</b>	<b>815,776.18</b>	<b>811,868.77</b>	<b>791,602.66</b>	<b>798,201.13</b>	<b>801,088.27</b>	<b>798,672.24</b>	<b>802,917.78</b>	<b>809,367.46</b>	<b>809,275.49</b>	<b>837,941.20</b>