BCT BANK INTERNATIONAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(15,560.62)	(12.40%)	125,534.46	113,808.31	119,955.81	127,685.41	119,006.73	123,767.19	93,361.90	93,432.54	64,702.79	72,184.97	96,421.35	107,600.88	109,973.84
Depositos Locales en Bancos	9,457.84	27.88%	33,919.40	34,036.39	33,471.14	34,412.29	35,648.28	37,599.35	34,285.47	22,933.88	19,825.73	20,720.75	34,251.20	35,603.13	43,377.25
A la Vista	4,457.84	44.94%	9,919.40	7,036.39	5,971.14	5,412.29	7,148.28	7,599.35	8,785.47	8,433.88	7,825.73	6,720.75	13,251.20	14,103.13	14,377.25
A Plazo	5,000.00	20.83%	24,000.00	27,000.00	27,500.00	29,000.00	28,500.00	30,000.00	25,500.00	14,500.00	12,000.00	14,000.00	21,000.00	21,500.00	29,000.00
Depositos Extranjeros en Bancos	(24,727.72)	(27.56%)	89,733.66	78,214.25	84,807.89	90,984.72	81,079.64	84,273.38	57,429.25	68,685.61	43,232.74	49,452.06	60,123.91	70,069.21	65,005.94
A la Vista	(17,227.72)	(23.69%)	72,733.66	58,214.25	64,807.89	70,984.72	61,079.64	64,273.38	37,429.25	53,185.61	35,732.74	43,952.06	54,623.91	60,569.21	55,505.94
A Plazo	(7,500.00)	(44.12%)	17,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	15,500.00	7,500.00	5,500.00	5,500.00	9,500.00	9,500.00
Menos Provisiones	33.91	762.89%	4.44	4.51	3.40	46.57	43.35	42.95	33.99	20.52	29.28	29.05	29.43	36.45	38.35
Locales	33.39	1,054.83%	3.17	2.95	2.20	41.73	41.58	41.67	33.32	19.86	28.30	28.28	28.48	32.38	36.56
Extranjero	0.51	40.03%	1.28	1.56	1.20	4.85	1.77	1.28	0.67	0.66	0.98	0.77	0.94	4.06	1.79
Otros	(256.84)	(13.62%)	1,885.84	1,562.18	1,680.18	2,334.97	2,322.15	1,937.40	1,681.17	1,833.57	1,673.60	2,041.20	2,075.67	1,964.98	1,629.00
CARTERA CREDITICIA	(14,547.96)	(2.47%)	589,897.90	597,916.51	592,404.20	578,217.06	583,266.93	570,572.20	571,045.12	570,248.61	563,268.42	564,962.11	553,948.21	555,158.44	575,349.93
Locales	(13,282.04)	(3.85%)	344,896.38	350,995.57	349,941.99	342,522.38	349,580.60	333,655.25	334,960.75	337,154.00	336,831.33	335,629.06	336,282.50	330,755.43	331,614.34
Extranjero	2,279.91	0.84%	272,879.50	275,166.02	270,737.66	264,151.88	263,824.05	267,191.58	266,922.56	264,559.69	258,168.47	260,379.54	248,948.96	255,616.76	275,159.40
Menos Provisiones	3,545.83	12.72%	27,877.98	28,245.08	28,275.44	28,457.19	30,137.71	30,274.63	30,838.19	31,465.07	31,731.38	31,046.49	31,283.25	31,213.75	31,423.81
Locales	2,071.24	8.24%	25,122.51	25,402.33	25,698.68	25,398.43	27,430.53	27,419.13	27,711.23	28,501.51	27,811.70	26,947.95	27,190.21	27,104.34	27,193.75
Extranjero	1,474.59	53.52%	2,755.47	2,842.75	2,576.76	3,058.77	2,707.18	2,855.50	3,126.96	2,963.57	3,919.68	4,098.54	4,093.04	4,109.41	4,230.06
INVERSIONES EN VALORES	(20,879.68)	(28.17%)	74,124.85	79,207.29	77,873.68	96,328.22	102,385.75	109,747.95	115,526.38	100,160.36	94,213.69	83,176.17	67,180.95	57,604.34	53,245.17
Locales	(27,274.55)	(67.70%)	40,287.50	37,784.42	36,780.96	33,176.41	41,930.61	41,897.24	39,636.51	40,635.89	34,635.00	29,485.97	21,191.41	16,266.63	13,012.95
Extranjero	6,375.18	18.76%	33,989.69	41,553.30	41,222.27	63,328.25	60,712.39	68,199.27	76,345.92	59,849.11	59,845.83	53,841.63	46,099.19	41,440.92	40,364.88
Menos Provisiones	(19.69)	(12.92%)	152.35	130.44	129.55	176.44	257.24	348.56	456.05	324.65	267.14	151.42	109.65	103.20	132.66
Locales	(58.67)	(74.60%)	78.65	71.42	71.06	84.17	141.08	123.63	119.44	87.26	63.71	32.81	22.67	24.36	19.98
Extranjero	38.98	52.90%	73.69	59.02	58.48	92.27	116.16	224.93	336.61	237.39	203.44	118.61	86.98	78.85	112.68
OTROS ACTIVOS	4,233.84	8.75%	48,384.00	47,946.18	48,716.30	47,790.09	49,527.77	46,955.96	47,800.00	47,477.29	48,044.98	52,921.90	53,097.72	53,010.60	52,617.83
Locales	4,542.86	12.43%	36,535.19	36,207.83	37,012.86	35,902.87	37,777.25	42,742.02	42,362.98	42,097.26	42,167.83	43,232.93	43,493.28	43,463.08	41,078.05
Extranjero	(309.03)	(2.61%)	11,848.80	11,738.35	11,703.44	11,887.22	11,750.52	4,213.94	5,437.02	5,380.03	5,877.16	9,688.96	9,604.44	9,547.52	11,539.78
TOTAL DE ACTIVOS	(46,754.42)	(5.58%)	837,941.20	838,878.28	838,950.00	850,020.78	854,187.19	851,043.31	827,733.39	811,318.80	770,229.88	773,245.15	770,648.24	773,374.26	791,186.78
DEPOSITOS	(42,421.16)	(6.08%)	698,172.02	704,349.50	705,031.74	716,835.96	722,282.47	726,585.41	701,958.58	685,141.51	646,078.46	643,629.50	640,772.74	642,453.62	655,750.85
Locales	11,079.64	7.96%	139,205.74	135,378.22	137,158.16	135,210.96	138,404.85	133,629.50	132,282.41	135,889.76	133,348.84	137,043.71	138,895.45	143,003.24	150,285.38

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BALANCE DE SITUACION
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(En Miles de Balboas)

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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	8,483.45	6.17%	137,601.22	133,946.21	134,071.76	131,368.94	134,779.40	129,976.78	128,877.57	132,468.96	130,216.44	133,549.56	134,682.01	138,155.83	146,084.66
A la Vista	(2,940.03)	(8.93%)	32,920.28	23,412.23	20,900.54	22,002.42	27,307.41	24,014.40	25,065.80	23,858.34	21,917.90	22,802.09	21,778.16	26,153.80	29,980.25
A Plazo	8,460.91	10.03%	84,396.34	87,761.40	87,662.96	82,448.88	83,231.45	83,263.66	79,373.78	80,003.79	85,379.11	87,904.31	88,930.47	92,416.40	92,857.24
De Ahorros	2,962.57	14.61%	20,284.60	22,772.58	25,508.25	26,917.64	24,240.54	22,698.72	24,437.98	28,606.83	22,919.43	22,843.16	23,973.37	19,585.62	23,247.17
De Bancos	2,596.19	161.80%	1,604.53	1,432.01	3,086.41	3,842.02	3,625.45	3,652.72	3,404.84	3,420.80	3,132.40	3,494.15	4,213.45	4,847.41	4,200.72
A la Vista	(403.81)	(36.56%)	1,104.53	932.01	586.41	1,342.02	1,125.45	1,152.72	1,404.84	1,420.80	1,132.40	1,494.15	713.45	1,347.41	700.72
A Plazo	3,000.00	600.00%	500.00	500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,000.00	2,000.00	2,000.00	2,000.00	3,500.00	3,500.00	3,500.00
Extranjero	(53,500.80)	(9.57%)	558,966.27	568,971.28	567,873.58	581,625.01	583,877.63	592,955.91	569,676.17	549,251.75	512,729.62	506,585.79	501,877.29	499,450.39	505,465.47
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	(53,736.81)	(9.63%)	558,103.82	567,866.17	566,360.52	580,735.87	582,938.58	592,223.29	568,942.59	548,037.30	511,369.27	505,931.06	501,282.25	498,692.87	504,367.00
A la Vista	(20,910.28)	(19.40%)	107,763.39	108,040.93	98,682.96	96,689.67	88,988.13	112,507.82	111,870.05	91,907.77	74,685.34	83,154.15	87,414.37	80,964.58	86,853.11
A Plazo	(28,859.37)	(7.26%)	397,382.89	400,090.31	406,889.31	409,424.62	406,954.83	409,636.73	387,964.39	376,944.58	376,974.71	366,435.57	364,176.96	368,621.62	368,523.52
De Ahorros	(3,967.17)	(7.49%)	52,957.54	59,734.94	60,788.25	74,621.59	86,995.62	70,078.74	69,108.15	79,184.95	59,709.21	56,341.34	49,690.91	49,106.68	48,990.37
De Bancos	236.01	27.36%	862.46	1,105.11	1,513.06	889.13	939.05	732.62	733.59	1,214.45	1,360.35	654.73	595.04	757.51	1,098.47
A la Vista	236.01	32.00%	737.46	980.11	1,388.06	764.13	814.05	607.62	608.59	1,089.45	1,235.35	529.73	470.04	632.51	973.47
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
OBLIGACIONES	(7,726.71)	(26.43%)	29,235.94	23,235.94	22,235.94	21,164.51	19,837.59	19,837.59	19,837.59	19,837.59	16,837.59	16,766.15	16,189.23	16,159.23	21,509.23
Locales	(5,583.85)	(25.27%)	22,093.08	16,093.08	15,093.08	15,093.08	13,766.15	13,766.15	13,766.15	13,766.15	10,766.15	11,766.15	11,189.23	11,159.23	16,509.23
Extranjero	(2,142.86)	(30.00%)	7,142.86	7,142.86	7,142.86	6,071.44	6,071.44	6,071.44	6,071.44	6,071.44	6,071.44	5,000.00	5,000.00	5,000.00	5,000.00
OTROS PASIVOS	(1,298.47)	(7.04%)	18,454.27	18,955.56	19,087.02	18,961.26	18,690.79	10,981.25	12,206.40	12,085.46	12,526.44	17,624.56	17,946.79	18,489.81	17,155.80
Locales	1,706.80	20.92%	8,159.28	8,615.97	8,861.28	8,908.27	8,637.70	8,606.81	8,551.72	8,605.57	8,795.58	10,016.74	10,286.91	11,551.57	9,866.08
Extranjero	(3,005.27)	(29.19%)	10,295.00	10,339.59	10,225.74	10,052.99	10,053.09	2,374.44	3,654.67	3,479.89	3,730.85	7,607.82	7,659.88	6,938.23	7,289.72
PATRIMONIO	4,691.92	5.10%	92,078.97	92,337.28	92,595.30	93,059.05	93,376.34	93,639.06	93,730.82	94,254.24	94,787.40	95,224.94	95,739.47	96,271.60	96,770.89
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	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	22,371.50	22,371.50
Otras Reservas	3,863.54	20.02%	19,300.43	20,548.92	21,938.01	21,317.45	19,368.16	20,302.74	20,047.51	22,105.83	23,034.45	22,629.68	23,072.45	23,400.16	23,163.97
Provisiones Dinámicas	0.00	0.00%	5,508.34	5,508.34	5,508.34	5,508.34	5,508.34	5,508.34	5,508.34	5,508.34	5,508.34	5,508.34	5,508.34	5,508.34	5,508.34
Otras Reservas	3,863.54	28.01%	13,792.09	15,040.58	16,429.67	15,809.11	13,859.81	14,794.40	14,539.17	16,597.49	17,526.11	17,121.34	17,564.11	17,891.82	17,655.63

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Utilidad de Periodos Anteriores	(229.42)	(10.83%)	2,118.29	4,658.55	3,269.47	3,890.02	5,839.32	4,904.73	5,005.33	2,947.01	2,018.39	2,423.16	1,980.39	1,652.68	1,888.87
Utilidad de Periodo	1,058.03	27.93%	3,788.75	258.31	516.33	980.08	1,297.37	1,560.09	1,806.49	2,329.90	2,863.06	3,300.60	3,815.14	4,348.85	4,846.79
Ganancia o Perdida en Valores Disponible para la Venta	(0.24)	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1.59)	(0.24)
PASIVO Y PATRIMONIO	(46,754.42)	(5.58%)	837,941.20	838,878.28	838,950.00	850,020.78	854,187.19	851,043.31	827,733.39	811,318.80	770,229.88	773,245.15	770,648.24	773,374.26	791,186.78