

**BCT BANK INTERNATIONAL, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2022 A DICIEMBRE 2023**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2022		2023										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(28,759.12)	(26.15%)	109,973.84	93,521.03	108,707.22	96,757.90	121,757.18	102,948.78	110,556.59	83,458.90	86,039.41	84,715.65	76,910.55	61,783.51	81,214.72
Depositos Locales en Bancos	(17,218.31)	(39.69%)	43,377.25	34,056.21	35,443.53	29,892.50	37,958.85	31,744.08	45,866.42	28,625.77	30,322.33	28,459.75	21,641.33	14,666.12	26,158.93
A la Vista	(6,218.31)	(43.25%)	14,377.25	10,056.21	16,443.53	11,892.50	15,458.85	12,244.08	13,866.42	9,625.77	8,322.33	11,959.75	7,641.33	5,666.12	8,158.93
A Plazo	(11,000.00)	(37.93%)	29,000.00	24,000.00	19,000.00	18,000.00	22,500.00	19,500.00	32,000.00	19,000.00	22,000.00	16,500.00	14,000.00	9,000.00	18,000.00
Depositos Extranjeros en Bancos	(12,210.43)	(18.78%)	65,005.94	57,415.89	71,347.30	64,940.91	81,304.83	69,257.10	62,981.88	52,836.40	53,627.70	53,934.44	52,800.70	45,066.60	52,795.51
A la Vista	(2,710.43)	(4.88%)	55,505.94	40,915.89	54,847.30	49,940.91	56,304.83	49,757.10	44,981.88	42,336.40	44,627.70	47,934.44	49,800.70	43,066.60	52,795.51
A Plazo	(9,500.00)	(100.00%)	9,500.00	16,500.00	16,500.00	15,000.00	25,000.00	19,500.00	18,000.00	10,500.00	9,000.00	6,000.00	3,000.00	2,000.00	0.00
Menos Provisiones	(21.94)	(57.20%)	38.35	38.14	26.87	25.94	27.67	19.87	23.48	12.07	8.98	7.42	11.40	10.05	16.41
Locales	(20.21)	(55.27%)	36.56	36.31	25.02	24.79	25.74	18.65	12.73	11.06	8.60	7.20	11.32	10.00	16.35
Extranjero	(1.73)	(96.69%)	1.79	1.83	1.86	1.15	1.93	1.23	10.75	1.01	0.38	0.21	0.08	0.05	0.06
Otros	647.69	39.76%	1,629.00	2,087.07	1,943.26	1,950.44	2,521.17	1,967.47	1,731.77	2,008.80	2,098.36	2,328.87	2,479.92	2,060.85	2,276.70
<b>CARTERA CREDITICIA</b>	460.64	0.08%	575,349.93	564,843.13	568,550.14	575,981.60	570,496.66	570,166.62	575,900.10	598,657.93	583,424.13	574,549.67	574,317.23	574,511.46	575,810.57
Locales	(2,551.63)	(0.77%)	331,614.34	330,380.76	332,007.27	336,410.70	333,319.44	339,571.67	344,730.94	349,369.95	343,445.45	326,788.80	325,320.71	328,689.51	329,062.71
Extranjero	55.06	0.02%	275,159.40	265,815.45	268,571.23	271,895.83	269,776.90	262,279.25	263,114.45	282,301.18	272,025.34	275,047.77	275,559.01	272,521.02	275,214.46
Menos Provisiones	(2,957.21)	(9.41%)	31,423.81	31,353.08	32,028.36	32,324.93	32,599.68	31,684.29	31,945.30	33,013.19	32,046.66	27,286.90	26,562.50	26,699.07	28,466.60
Locales	(761.91)	(2.80%)	27,193.75	27,254.01	27,979.10	28,495.94	28,878.55	27,908.04	27,334.08	28,358.58	28,062.77	25,091.79	24,624.89	24,768.89	26,431.83
Extranjero	(2,195.30)	(51.90%)	4,230.06	4,099.07	4,049.26	3,828.99	3,721.12	3,776.25	4,611.22	4,654.62	3,983.89	2,195.11	1,937.61	1,930.18	2,034.76
<b>INVERSIONES EN VALORES</b>	23,268.70	43.70%	53,245.17	57,145.29	56,722.09	51,614.66	48,377.74	79,175.30	73,482.38	79,473.82	74,573.00	68,456.76	79,460.86	72,712.20	76,513.88
Locales	5,140.28	39.50%	13,012.95	11,317.08	11,320.76	11,324.88	14,106.72	17,095.81	17,119.75	17,145.73	17,170.69	18,064.98	18,106.53	18,111.31	18,153.24
Extranjero	18,023.73	44.65%	40,364.88	45,979.96	45,545.67	40,433.25	34,429.15	62,204.17	56,482.42	62,436.28	57,487.73	50,477.63	61,430.30	54,653.24	58,388.61
Menos Provisiones	(104.69)	(78.92%)	132.66	151.75	144.35	143.46	158.13	124.68	119.79	108.18	85.41	85.85	75.97	52.36	27.97
Locales	(10.73)	(53.70%)	19.98	15.87	12.47	9.30	21.33	43.31	38.09	34.11	31.63	29.41	15.36	14.23	9.25
Extranjero	(93.96)	(83.39%)	112.68	135.88	131.87	134.16	136.81	81.37	81.70	74.06	53.78	56.43	60.61	38.13	18.72
<b>OTROS ACTIVOS</b>	623.95	1.19%	52,617.83	50,084.51	43,706.84	44,572.32	43,457.88	43,514.67	43,279.69	44,469.38	45,276.58	57,257.11	57,894.76	57,397.05	53,241.78
Locales	7,220.64	17.58%	41,078.05	40,254.40	39,451.34	40,101.67	39,095.39	39,244.32	39,097.69	39,232.62	39,985.36	52,241.41	52,981.41	52,828.46	48,298.70
Extranjero	(6,596.70)	(57.16%)	11,539.78	9,830.11	4,255.50	4,470.65	4,362.49	4,270.35	4,182.00	5,236.77	5,291.22	5,015.70	4,913.35	4,568.59	4,943.08
<b>TOTAL DE ACTIVOS</b>	(4,405.83)	(0.56%)	791,186.78	765,593.96	777,686.29	768,926.49	784,089.46	795,805.37	803,218.77	806,060.04	789,313.11	784,979.18	788,583.40	766,404.22	786,780.95
<b>DEPOSITOS</b>	(13,629.54)	(2.08%)	655,750.85	634,804.99	648,597.41	639,362.95	654,377.55	664,520.36	670,007.40	670,629.16	653,091.62	648,335.61	650,495.59	627,817.18	642,121.32
Locales	(41,467.20)	(27.59%)	150,285.38	140,817.76	142,758.42	137,170.41	142,001.02	147,333.15	144,357.65	121,989.41	111,292.53	110,216.79	103,555.26	101,604.16	108,818.18

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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	(42,421.71)	(29.04%)	146,084.66	136,825.08	138,486.00	133,142.22	138,097.66	144,605.45	141,063.62	116,799.40	107,830.84	107,504.76	102,299.89	100,336.83	103,662.95
A la Vista	(5,986.03)	(19.97%)	29,980.25	25,750.96	26,936.52	22,907.30	23,391.89	29,024.18	27,783.03	29,505.82	25,087.21	27,189.54	22,170.86	21,139.48	23,994.22
A Plazo	(25,268.22)	(27.21%)	92,857.24	91,250.64	90,065.58	88,105.01	88,774.62	88,283.59	88,506.50	69,093.80	67,275.94	64,112.54	66,712.80	67,366.43	67,589.03
De Ahorros	(11,167.47)	(48.04%)	23,247.17	19,823.48	21,483.90	22,129.91	25,931.15	27,297.68	24,774.09	18,199.77	15,467.69	16,202.67	13,416.22	11,830.92	12,079.70
De Bancos	954.51	22.72%	4,200.72	3,992.68	4,272.41	4,028.19	3,903.36	2,727.69	3,294.02	5,190.01	3,461.69	2,712.03	1,255.38	1,267.33	5,155.23
A la Vista	4.51	0.64%	700.72	492.68	772.41	528.19	503.36	327.69	894.02	790.01	1,061.69	312.03	805.38	817.33	705.23
A Plazo	950.00	27.14%	3,500.00	3,500.00	3,500.00	3,500.00	3,400.00	2,400.00	2,400.00	4,400.00	2,400.00	2,400.00	450.00	450.00	4,450.00
Extranjero	27,837.67	5.51%	505,465.47	493,987.23	505,838.99	502,192.54	512,376.53	517,187.21	525,649.75	548,639.75	541,799.09	538,118.82	546,940.33	526,213.02	533,303.14
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	28,657.72	5.68%	504,367.00	493,491.74	505,147.70	501,382.78	511,264.83	516,492.32	525,044.85	548,077.92	541,631.68	537,951.41	546,772.91	526,052.60	533,024.72
A la Vista	(2,030.56)	(2.34%)	86,853.11	77,017.95	85,210.57	78,266.76	68,354.84	81,894.08	84,402.87	91,420.50	86,017.07	87,001.82	94,826.47	75,586.43	84,822.55
A Plazo	21,860.53	5.93%	368,523.52	366,171.54	369,411.72	375,376.77	377,221.21	386,844.36	390,244.43	405,507.44	406,899.17	398,792.87	393,821.01	392,073.93	390,384.05
De Ahorros	8,827.74	18.02%	48,990.37	50,302.26	50,525.41	47,739.25	65,688.78	47,753.88	50,397.54	51,149.98	48,715.44	52,156.72	58,125.43	58,392.24	57,818.11
De Bancos	(820.05)	(74.65%)	1,098.47	495.50	691.29	809.76	1,111.70	694.88	604.91	561.83	167.41	167.41	167.42	160.42	278.42
A la Vista	(820.05)	(84.24%)	973.47	370.50	566.29	684.76	986.70	569.88	479.91	436.83	167.41	167.41	167.42	160.42	153.42
A Plazo	0.00	0.00%	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	0.00	0.00	0.00	0.00	125.00
<b>OBLIGACIONES</b>	<b>2,193.09</b>	<b>10.20%</b>	<b>21,509.23</b>	<b>15,509.23</b>	<b>17,759.23</b>	<b>16,259.23</b>	<b>16,682.31</b>	<b>16,332.31</b>	<b>16,332.31</b>	<b>17,332.31</b>	<b>15,832.31</b>	<b>14,832.31</b>	<b>14,869.40</b>	<b>14,649.40</b>	<b>23,702.32</b>
Locales	4,193.09	25.40%	16,509.23	10,509.23	12,759.23	12,259.23	12,682.31	12,332.31	12,332.31	12,332.31	11,832.31	11,832.31	11,869.40	11,649.40	20,702.32
Extranjero	(2,000.00)	(40.00%)	5,000.00	5,000.00	5,000.00	4,000.00	4,000.00	4,000.00	4,000.00	5,000.00	4,000.00	3,000.00	3,000.00	3,000.00	3,000.00
<b>OTROS PASIVOS</b>	<b>(1,681.43)</b>	<b>(9.80%)</b>	<b>17,155.80</b>	<b>17,451.15</b>	<b>12,927.45</b>	<b>13,695.20</b>	<b>12,608.46</b>	<b>13,554.03</b>	<b>14,436.79</b>	<b>14,713.00</b>	<b>16,450.70</b>	<b>17,309.11</b>	<b>18,076.19</b>	<b>18,520.69</b>	<b>15,474.38</b>
Locales	1,684.03	17.07%	9,866.08	10,408.02	11,233.23	11,940.29	10,930.46	11,947.98	12,554.37	12,939.91	14,736.66	15,468.60	16,318.04	16,886.79	11,550.11
Extranjero	(3,365.46)	(46.17%)	7,289.72	7,043.13	1,694.22	1,754.91	1,678.00	1,606.06	1,882.43	1,773.09	1,714.03	1,840.50	1,758.15	1,633.90	3,924.27
<b>PATRIMONIO</b>	<b>8,712.04</b>	<b>9.00%</b>	<b>96,770.89</b>	<b>97,828.59</b>	<b>98,402.20</b>	<b>99,609.11</b>	<b>100,421.13</b>	<b>101,398.67</b>	<b>102,442.26</b>	<b>103,385.57</b>	<b>103,938.49</b>	<b>104,502.16</b>	<b>105,142.21</b>	<b>105,416.95</b>	<b>105,482.93</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	(5,475.01)	(24.47%)	22,371.50	22,371.50	22,371.50	22,371.50	22,371.50	22,371.50	22,371.50	11,185.75	11,185.75	11,185.75	16,346.49	16,896.49	16,896.49
Otras Reservas	6,144.02	26.52%	23,163.97	21,615.87	22,459.51	22,554.76	23,415.15	23,109.94	33,910.61	33,368.52	33,378.52	29,255.47	29,182.31	29,445.39	29,307.99
Provisiones Dinámicas	39.65	0.72%	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	5,547.99	5,547.99	5,547.99	5,547.99
Otras Reservas	6,104.37	34.57%	17,655.63	16,107.53	16,951.17	17,046.42	17,906.81	17,601.60	28,402.27	27,860.18	27,870.18	23,707.48	23,634.32	23,897.41	23,760.00

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Utilidad de Periodos Anteriores	4,003.16	211.93%	1,888.87	8,283.76	7,440.12	7,344.87	6,484.48	6,789.69	7,000.15	7,542.23	7,532.24	6,494.55	6,017.71	5,754.62	5,892.03
Utilidad de Periodo	3,921.97	80.92%	4,846.79	1,059.17	1,631.59	2,832.00	3,649.71	4,623.52	5,949.63	6,852.58	7,439.88	8,087.53	8,738.09	8,859.85	8,768.75
Ganancia o Perdida en Valores Disponibles para la Venta	117.91	(50,046.00%)	(0.24)	(1.71)	(0.51)	5.98	0.30	4.03	(103.88)	(63.52)	(97.89)	(181.88)	(192.39)	(39.41)	117.67
<b>PASIVO Y PATRIMONIO</b>	<b>(4,405.83)</b>	<b>(0.56%)</b>	<b>791,186.78</b>	<b>765,593.96</b>	<b>777,686.29</b>	<b>768,926.49</b>	<b>784,089.46</b>	<b>795,805.37</b>	<b>803,218.77</b>	<b>806,060.04</b>	<b>789,313.11</b>	<b>784,979.18</b>	<b>788,583.40</b>	<b>766,404.22</b>	<b>786,780.95</b>