

**BCT BANK INTERNATIONAL, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2023 A DICIEMBRE 2024**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(1,246.69)	(1.54%)	81,214.72	80,543.00	81,547.41	73,347.77	63,586.87	74,120.96	63,387.79	57,037.08	58,968.51	69,844.56	81,441.37	81,299.18	79,968.03
Depositos Locales en Bancos	(8,628.14)	(32.98%)	26,158.93	30,404.30	26,180.52	22,834.11	16,904.13	16,207.26	13,411.65	11,780.76	11,492.98	18,858.31	32,540.64	27,364.80	17,530.79
A la Vista	(2,128.14)	(26.08%)	8,158.93	8,504.30	8,680.52	6,334.11	4,404.13	5,207.26	6,411.65	5,780.76	5,992.98	11,858.31	30,540.64	7,364.80	6,030.79
A Plazo	(6,500.00)	(36.11%)	18,000.00	21,900.00	17,500.00	16,500.00	12,500.00	11,000.00	7,000.00	6,000.00	5,500.00	7,000.00	2,000.00	20,000.00	11,500.00
Depositos Extranjeros en Bancos	7,644.08	14.48%	52,795.51	48,097.01	53,391.87	48,784.59	44,403.16	55,804.96	48,123.38	43,113.89	45,307.92	48,768.70	46,914.89	51,850.99	60,439.59
A la Vista	7,644.08	14.48%	52,795.51	48,097.01	53,391.87	48,784.59	44,403.16	55,804.96	48,123.38	43,113.89	45,307.92	48,768.70	46,914.89	51,850.99	60,439.59
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	(4.92)	(29.96%)	16.41	21.98	16.21	10.61	12.82	10.07	5.62	5.61	5.05	0.11	0.18	2.33	11.50
Locales	(4.88)	(29.86%)	16.35	21.95	16.18	10.58	12.79	10.04	5.59	5.58	5.02	0.08	0.15	2.30	11.47
Extranjero	(0.03)	(57.40%)	0.06	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Otros	(267.55)	(11.75%)	2,276.70	2,063.68	1,991.23	1,739.68	2,292.39	2,118.81	1,858.39	2,148.04	2,172.66	2,217.66	1,986.01	2,085.72	2,009.14
<b>CARTERA CREDITICIA</b>	(14,627.12)	(2.54%)	575,810.57	567,754.33	569,794.32	565,124.95	558,636.29	561,507.06	557,630.81	546,631.23	547,602.99	550,654.49	543,888.22	541,883.36	561,183.45
Locales	(26,329.88)	(8.00%)	329,062.71	322,978.87	319,521.82	315,650.89	315,255.70	314,745.80	309,367.22	293,264.62	295,992.21	299,230.28	289,175.30	289,708.25	302,732.83
Extranjero	3,860.66	1.40%	275,214.46	273,529.63	278,730.47	277,559.55	270,889.12	273,907.98	276,324.30	279,370.00	277,013.76	277,236.18	275,218.69	273,073.62	279,075.12
Menos Provisiones	(7,842.10)	(27.55%)	28,466.60	28,754.16	28,457.97	28,085.50	27,508.53	27,146.72	28,060.72	26,003.39	25,402.97	25,811.97	20,505.78	20,898.50	20,624.50
Locales	(9,295.68)	(35.17%)	26,431.83	26,794.01	26,389.73	25,978.38	25,465.75	25,037.63	25,878.76	23,570.98	23,021.05	23,462.59	17,977.60	17,921.78	17,136.15
Extranjero	1,453.58	71.44%	2,034.76	1,960.16	2,068.23	2,107.12	2,042.78	2,109.10	2,181.96	2,432.40	2,381.92	2,349.38	2,528.18	2,976.72	3,488.35
<b>INVERSIONES EN VALORES</b>	21,897.15	28.62%	76,513.88	81,355.06	82,460.85	82,782.29	100,061.26	99,813.66	97,657.61	99,854.60	94,040.28	77,324.18	79,442.65	95,088.36	98,411.03
Locales	7,673.51	42.27%	18,153.24	17,013.03	17,994.00	20,007.88	21,889.85	19,880.21	19,831.69	25,565.41	25,658.96	25,735.25	25,741.71	23,762.28	25,826.75
Extranjero	14,230.56	24.37%	58,388.61	64,364.77	64,485.98	62,818.52	78,227.34	79,988.35	77,879.65	74,335.22	68,419.88	51,624.31	53,735.44	71,351.52	72,619.17
Menos Provisiones	6.92	24.75%	27.97	22.75	19.14	44.12	55.94	54.90	53.73	46.03	38.56	35.37	34.51	25.44	34.89
Locales	24.09	260.42%	9.25	10.11	9.20	37.77	50.44	51.27	50.70	44.32	37.35	34.06	32.94	24.16	33.34
Extranjero	(17.17)	(91.72%)	18.72	12.64	9.94	6.34	5.50	3.63	3.03	1.71	1.22	1.31	1.57	1.28	1.55
<b>OTROS ACTIVOS</b>	23,126.72	43.44%	53,241.91	53,624.77	53,819.63	58,029.50	58,283.78	60,726.74	60,098.53	74,260.87	75,099.20	75,655.48	79,046.35	77,489.28	76,368.62
Locales	22,175.76	45.91%	48,298.70	48,546.50	48,703.45	52,823.44	53,012.50	55,498.20	55,230.97	69,396.56	70,000.13	69,432.57	72,754.34	71,593.18	70,474.46
Extranjero	950.95	19.24%	4,943.21	5,078.27	5,116.19	5,206.07	5,271.27	5,228.54	4,867.56	4,864.31	5,099.07	6,222.91	6,292.01	5,896.10	5,894.16
<b>TOTAL DE ACTIVOS</b>	29,150.06	3.70%	786,781.08	783,277.16	787,622.20	779,284.51	780,568.19	796,168.42	778,774.74	777,783.78	775,710.98	773,478.71	783,818.58	795,760.18	815,931.13
<b>DEPOSITOS</b>	41,462.08	6.46%	642,121.32	644,774.90	651,333.44	654,433.24	660,477.69	674,566.51	654,006.17	652,542.22	648,251.41	646,273.94	654,683.65	667,080.93	683,583.39
Locales	5,619.87	5.16%	108,818.18	118,540.50	119,950.36	113,622.13	117,456.64	112,096.61	110,911.73	112,043.07	102,177.46	104,077.70	102,140.75	101,804.69	114,438.05

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			2023	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	6,115.74	5.90%	103,662.95	113,439.82	117,789.88	109,603.29	112,204.74	109,926.76	106,104.19	106,262.62	99,667.33	100,430.77	100,437.29	100,373.86	109,778.68
A la Vista	4,600.67	19.17%	23,994.22	30,925.06	34,484.86	26,313.08	27,679.21	24,894.54	21,929.42	25,011.93	19,534.25	19,771.16	21,793.37	19,293.03	28,594.89
A Plazo	560.45	0.83%	67,589.03	68,433.54	68,158.22	68,597.76	68,914.39	67,699.46	66,426.64	67,039.81	66,957.36	66,780.86	65,837.53	69,177.53	68,149.48
De Ahorros	954.62	7.90%	12,079.70	14,081.22	15,146.81	14,692.46	15,611.15	17,332.77	17,748.13	14,210.89	13,175.72	13,878.74	12,806.38	11,903.30	13,034.32
De Bancos	(495.87)	(9.62%)	5,155.23	5,100.69	2,160.48	4,018.84	5,251.89	2,169.85	4,807.54	5,780.44	2,510.13	3,646.94	1,703.46	1,430.83	4,659.36
A la Vista	504.13	71.48%	705.23	650.69	710.48	1,568.84	801.89	719.85	1,357.54	1,330.44	1,060.13	1,196.94	1,253.46	980.83	1,209.36
A Plazo	(1,000.00)	(22.47%)	4,450.00	4,450.00	1,450.00	2,450.00	4,450.00	1,450.00	3,450.00	4,450.00	1,450.00	2,450.00	450.00	450.00	3,450.00
Extranjero	35,842.21	6.72%	533,303.14	526,234.40	531,383.08	540,811.11	543,021.05	562,469.90	543,094.44	540,499.16	546,073.95	542,196.23	552,542.90	565,276.24	569,145.35
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	36,019.87	6.76%	533,024.72	526,087.98	531,246.65	539,979.57	542,790.09	562,238.94	542,933.48	540,338.19	545,912.98	542,075.48	552,422.14	565,175.49	569,044.59
A la Vista	(12,676.88)	(14.95%)	84,822.55	77,637.47	76,581.65	77,828.48	82,757.47	90,489.74	76,848.51	66,041.97	78,477.13	75,592.42	76,845.71	88,050.78	72,145.67
A Plazo	49,798.88	12.76%	390,384.05	390,961.23	397,947.73	406,141.02	408,320.74	415,475.08	414,109.87	420,132.51	415,914.40	415,783.52	425,665.51	427,487.14	440,182.93
De Ahorros	(1,102.13)	(1.91%)	57,818.11	57,489.28	56,717.27	56,010.07	51,711.88	56,274.12	51,975.10	54,163.71	51,521.45	50,699.54	49,910.92	49,637.56	56,715.99
De Bancos	(177.66)	(63.81%)	278.42	146.42	136.42	831.54	230.96	230.96	160.96	160.97	160.97	120.75	120.75	100.76	100.76
A la Vista	(52.66)	(34.33%)	153.42	146.42	136.42	831.54	230.96	230.96	160.96	160.97	160.97	120.75	120.75	100.76	100.76
A Plazo	(125.00)	(100.00%)	125.00	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>OBLIGACIONES</b>	<b>(10,626.03)</b>	<b>(44.83%)</b>	<b>23,702.32</b>	<b>18,702.32</b>	<b>15,702.32</b>	<b>10,649.40</b>	<b>6,038.46</b>	<b>6,038.46</b>	<b>7,038.46</b>	<b>7,038.46</b>	<b>7,038.46</b>	<b>6,038.46</b>	<b>9,076.29</b>	<b>9,076.29</b>	<b>13,076.29</b>
Locales	(8,626.03)	(41.67%)	20,702.32	8,615.38	5,615.38	5,615.38	4,038.46	4,038.46	5,038.46	5,038.46	5,038.46	5,038.46	8,076.29	8,076.29	12,076.29
Extranjero	(2,000.00)	(66.67%)	3,000.00	10,086.94	10,086.94	5,034.01	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	1,000.00	1,000.00	1,000.00	1,000.00
<b>OTROS PASIVOS</b>	<b>426.64</b>	<b>2.76%</b>	<b>15,474.51</b>	<b>13,519.79</b>	<b>13,698.80</b>	<b>15,494.72</b>	<b>14,967.21</b>	<b>15,785.97</b>	<b>17,341.97</b>	<b>17,074.87</b>	<b>18,553.80</b>	<b>18,854.34</b>	<b>17,382.48</b>	<b>16,548.16</b>	<b>15,901.15</b>
Locales	1,258.84	10.90%	11,550.11	11,729.68	11,883.61	13,725.79	13,509.69	14,240.83	15,614.49	15,439.61	16,845.48	15,951.51	14,450.02	13,668.18	12,808.95
Extranjero	(832.20)	(21.21%)	3,924.39	1,790.11	1,815.19	1,768.93	1,457.52	1,545.14	1,727.48	1,635.26	1,708.32	2,902.83	2,932.45	2,879.97	3,092.20
<b>PATRIMONIO</b>	<b>(2,112.64)</b>	<b>(2.00%)</b>	<b>105,482.93</b>	<b>106,280.15</b>	<b>106,887.64</b>	<b>98,707.16</b>	<b>99,084.83</b>	<b>99,777.48</b>	<b>100,388.13</b>	<b>101,128.23</b>	<b>101,867.31</b>	<b>102,311.97</b>	<b>102,676.16</b>	<b>103,054.80</b>	<b>103,370.30</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	(2,555.64)	(15.13%)	16,896.49	16,896.49	16,896.49	16,896.49	16,896.49	16,896.49	14,158.98	14,180.88	14,180.88	14,194.20	14,194.20	14,198.01	14,340.84
Otras Reservas	8,162.66	27.85%	29,307.99	29,078.52	29,688.56	29,731.31	30,263.05	29,888.73	32,512.49	33,420.98	33,717.00	34,110.16	35,932.88	36,505.98	37,470.65
Provisiones Dinámicas	90.49	1.63%	5,547.99	5,547.99	5,547.99	5,547.99	5,547.99	5,547.99	5,547.99	5,547.99	5,547.99	5,638.48	5,638.48	5,638.48	5,638.48
Otras Reservas	8,072.17	33.97%	23,760.00	23,530.53	24,140.58	24,183.33	24,715.06	24,340.74	26,964.50	27,872.99	28,169.02	28,471.68	30,294.41	30,867.50	31,832.18

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Utilidad de Periodos Anteriores	(5,641.39)	(95.75%)	5,892.03	14,890.26	14,280.21	5,531.10	4,999.36	5,373.68	5,390.66	4,460.27	4,164.24	3,757.77	1,935.05	1,358.14	250.63
Utilidad de Periodo	(2,293.85)	(26.16%)	8,768.75	763.30	1,490.24	2,014.12	2,524.80	3,131.10	3,781.61	4,309.40	4,851.44	5,146.45	5,743.63	6,118.37	6,474.90
Ganancia o Perdida en Valores Disponibles para la Venta	215.59	183.21%	117.67	151.58	32.14	34.14	(98.87)	(12.52)	44.39	256.70	453.73	603.39	370.40	374.30	333.27
<b>PASIVO Y PATRIMONIO</b>	<b>29,150.06</b>	<b>3.70%</b>	<b>786,781.08</b>	<b>783,277.16</b>	<b>787,622.20</b>	<b>779,284.51</b>	<b>780,568.19</b>	<b>796,168.42</b>	<b>778,774.74</b>	<b>777,783.78</b>	<b>775,710.98</b>	<b>773,478.71</b>	<b>783,818.58</b>	<b>795,760.18</b>	<b>815,931.13</b>