



**Bank of China**  
**BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004**

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-2,800,032.59	-25.77	10,864,240.43	9,822,789.07	10,502,207.46	10,989,661.99	9,481,431.89	10,239,373.42	6,181,435.12	5,645,666.32	1,675,140.84	5,649,959.81	5,567,545.30	8,409,154.14	8,064,207.84
Depositos Locales en Bancos	162,514.59	9.31	1,744,839.31	1,637,066.68	1,661,849.55	1,376,089.20	1,429,433.62	3,415,621.25	3,579,534.45	3,965,303.56	1,232,373.50	1,596,578.87	1,760,559.71	2,149,988.92	1,907,353.90
A la Vista	-53,612.79	-5.85	917,240.88	494,263.06	611,775.46	515,787.59	428,897.98	2,197,247.71	2,778,910.38	3,063,674.32	631,401.89	810,297.89	958,981.24	1,261,708.16	863,628.09
A Plazo	216,127.38	26.12	827,598.43	1,142,803.62	1,050,074.09	860,301.61	1,000,535.64	1,218,373.54	800,624.07	901,629.24	600,971.61	786,280.98	801,578.47	888,280.76	1,043,725.81
Depositos Extranjeros en Bancos	-2,988,588.08	-33.69	8,871,521.49	8,028,382.27	8,604,296.37	9,321,298.55	7,896,283.98	6,499,977.25	2,366,224.99	1,526,788.68	264,918.00	3,762,649.91	3,581,167.68	6,044,625.30	5,882,933.41
A la Vista	-161,472.97	-49.37	327,096.69	284,130.25	360,248.19	321,298.55	146,283.98	349,977.25	416,224.99	271,788.68	264,918.00	218,730.68	185,886.59	138,730.71	165,623.72
A Plazo	-2,827,115.11	-33.09	8,544,424.80	7,744,252.02	8,244,048.18	9,000,000.00	7,750,000.00	6,150,000.00	1,950,000.00	1,255,000.00	0.00	3,543,919.23	3,395,281.09	5,905,894.59	5,717,309.69
Menos Provisiones	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
Locales	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
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	26,040.90	10.51	247,879.63	157,340.12	236,061.54	292,274.24	155,714.29	323,774.92	235,675.68	153,574.08	177,849.34	290,731.03	225,817.91	214,539.92	273,920.53
<b>CARTERA CREDITICIA</b>	10,694,950.90	96.34	11,101,469.64	12,257,955.92	10,673,751.26	12,108,237.14	14,258,552.78	15,122,299.74	19,817,310.22	19,673,198.20	20,463,085.33	20,540,275.90	21,997,258.71	22,452,450.10	21,796,420.54
Locales	7,042,284.97	83.45	8,439,422.66	9,654,616.63	8,070,411.97	9,564,045.16	11,746,250.54	12,609,997.50	13,361,157.04	13,277,995.47	14,067,882.60	14,212,874.66	15,669,857.47	16,144,363.75	15,481,707.63
Extranjero	3,760,696.15	135.56	2,774,182.63	2,715,475.34	2,715,475.34	2,656,328.03	2,656,328.03	2,656,328.03	6,656,328.03	6,595,377.58	6,595,377.58	6,534,878.78	6,534,878.78	6,534,878.78	6,534,878.78
Menos Provisiones	108,030.22	96.34	112,135.65	112,136.05	112,136.05	112,136.05	144,025.79	144,025.79	200,174.85	200,174.85	200,174.85	207,477.54	207,477.54	226,792.43	220,165.87
Locales	42,681.43	38.06	112,135.65	112,136.05	112,136.05	112,136.05	144,025.79	144,025.79	133,611.57	133,611.57	133,611.57	142,128.75	142,128.75	161,443.64	154,817.08
Extranjero	65,348.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66,563.28	66,563.28	66,563.28	65,348.79	65,348.79	65,348.79	65,348.79
<b>INVERSIONES EN VALORES</b>	-261,344.68	-1.77	14,763,664.31	14,846,937.46	14,846,937.46	14,846,937.46	12,824,760.11	13,824,760.11	14,334,760.11	15,549,029.96	15,549,029.96	15,549,029.96	15,502,319.63	15,502,319.63	14,502,319.63
Locales	-261,344.68	-1.77	14,763,664.31	14,846,937.46	14,846,937.46	14,846,937.46	12,824,760.11	13,824,760.11	14,334,760.11	15,549,029.96	15,549,029.96	15,549,029.96	15,502,319.63	15,502,319.63	14,502,319.63
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
Menos Provisiones	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
Locales	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
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
<b>OTROS ACTIVOS</b>	92,355.92	5.93	1,558,575.71	1,496,046.00	1,500,836.40	1,587,166.84	1,576,748.00	1,577,490.15	1,583,024.89	1,568,593.47	1,578,246.25	1,577,491.19	1,611,769.38	1,624,632.66	1,650,931.63
Locales	-12,355.40	-0.80	1,536,942.34	1,483,592.52	1,483,674.55	1,579,397.91	1,564,697.88	1,560,792.93	1,558,609.91	1,537,797.30	1,527,326.54	1,517,517.99	1,525,955.64	1,515,899.41	1,524,586.94
Extranjero	104,711.32	484.03	21,633.37	12,453.48	17,161.85	7,768.93	12,050.12	16,697.22	24,414.98	30,796.17	50,919.71	59,973.20	85,813.74	108,733.25	126,344.69
<b>TOTAL DE ACTIVOS</b>	7,725,929.55	20.18	38,287,950.09	38,423,728.45	37,523,732.58	39,532,003.43	38,141,492.78	40,763,923.42	41,916,530.34	42,436,487.95	39,265,502.38	43,316,756.86	44,678,893.02	47,988,556.53	46,013,879.64
<b>DEPOSITOS</b>	7,679,851.83	28.02	27,410,037.53	27,437,908.54	26,419,822.32	28,504,023.72	27,203,900.62	29,666,698.94	31,148,226.28	31,167,475.87	28,147,750.79	32,338,783.46	33,711,816.29	36,699,039.72	35,089,889.36
Locales	277,850.26	1.31	21,199,666.87	21,114,174.88	20,952,939.72	22,246,457.53	21,785,608.39	23,696,430.01	25,350,948.66	24,461,800.99	21,165,157.75	21,192,452.83	21,056,312.14	21,343,916.57	21,477,517.13
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	277,850.26	1.31	21,199,666.87	21,114,174.88	20,952,939.72	22,246,457.53	21,785,608.39	23,696,430.01	25,350,948.66	24,461,800.99	21,165,157.75	21,192,452.83	21,056,312.14	21,343,916.57	21,477,517.13
A la Vista	-32,529.00	-2.64	1,231,834.23	940,924.28	884,044.51	1,291,647.22	843,406.90	2,765,097.89	3,216,291.95	2,860,064.23	923,682.41	1,010,070.73	1,120,083.42	1,446,645.37	1,199,305.23
A Plazo	362,271.09	7.44	4,871,048.31	4,973,484.41	5,190,356.09	5,215,612.00	4,926,719.84	4,757,651.95	4,562,627.42	4,885,839.37	5,864,314.73	5,401,793.32	5,563,616.30	5,306,246.53	5,233,319.40
De Ahorros	-51,891.83	-0.34	15,096,784.33	15,199,766.19	14,878,539.12	15,739,198.31	16,015,481.65	16,173,680.17	17,572,029.29	16,715,897.39	14,377,160.61	14,780,588.78	14,372,612.42	14,591,024.67	15,044,892.50
De Bancos	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
A la Vista	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
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
Extranjero	7,402,001.57	119.19	6,210,370.66	6,323,733.66	5,466,882.60	6,257,566.19	5,418,292.23	5,970,268.93	5,797,277.62	6,705,674.88	6,982,593.04	11,146,330.63	12,655,504.15	15,355,123.15	13,612,372.23
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	5,969,970.63	292.36	2,041,964.34	2,043,554.40	2,021,034.46	2,080,134.50	2,064,980.77	2,238,888.58	2,151,768.15	2,111,626.08	2,156,809.10	5,645,623.12	5,502,933.36	7,811,141.13	8,011,934.97



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(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	72,750.41	93.64	77,694.39	77,664.04	38,063.10	113,232.03	97,838.78	70,211.68	42,338.54	44,846.06	44,818.49	94,735.51	133,420.79	83,117.07	150,444.80
A Plazo	5,735,223.78	691.58	829,290.33	852,732.73	874,365.37	722,787.91	734,054.52	734,529.69	693,180.09	700,267.09	733,192.31	4,219,077.68	4,230,739.17	6,542,735.31	6,564,514.11
De Ahorro	161,996.44	14.27	1,134,979.62	1,113,157.63	1,108,605.99	1,244,114.56	1,233,087.47	1,434,147.21	1,416,249.52	1,366,512.93	1,378,798.30	1,331,809.93	1,138,773.40	1,185,288.75	1,296,976.06
De Bancos	1,432,030.94	34.35	4,168,406.32	4,280,179.26	3,445,848.14	4,177,431.69	3,353,311.46	3,731,380.35	3,645,509.47	4,594,048.80	4,825,783.94	5,500,707.51	7,152,570.79	7,543,982.02	5,600,437.26
A la Vista	-113,679.70	-2.76	4,114,116.96	4,179,858.77	3,361,473.83	4,077,551.13	3,273,988.16	3,695,576.98	3,555,298.66	4,370,479.30	4,311,946.90	4,663,310.53	3,660,602.49	4,243,982.02	4,000,437.26
A Plazo	1,545,710.64	2,847.17	54,289.36	100,320.49	84,374.31	99,880.56	79,323.30	35,803.37	90,210.81	223,569.50	513,837.04	837,396.98	3,491,968.30	3,300,000.00	1,600,000.00
OBLIGACIONES	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
Locales	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
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 PASIVOS	152,761.56	30.57	499,714.02	637,515.62	721,586.28	644,698.98	560,885.29	687,619.64	644,657.85	1,104,006.20	911,379.30	723,886.70	655,634.56	936,021.40	652,475.58
Locales	143,328.73	29.27	489,720.87	626,992.35	711,469.28	634,911.98	550,360.13	676,565.50	630,399.67	1,089,868.80	896,807.76	707,079.66	633,194.41	911,790.37	633,049.60
Extranjero	9,432.83	94.39	9,993.15	10,523.27	10,117.00	9,787.00	10,525.16	11,054.14	14,258.18	14,137.40	14,571.54	16,807.04	22,440.15	24,231.03	19,425.98
PATRIMONIO	-106,683.84	-1.03	10,378,198.54	10,348,304.29	10,382,323.98	10,383,280.73	10,376,706.87	10,409,604.84	10,123,646.21	10,165,005.88	10,206,372.29	10,254,086.70	10,311,442.17	10,353,495.41	10,271,514.70
Capital	0.00	0.00	10,060,000.00	10,060,000.00	10,060,000.00	10,060,000.00	10,060,000.00	10,060,000.00	10,060,000.00	10,060,000.00	10,060,000.00	10,060,000.00	10,060,000.00	10,060,000.00	10,060,000.00
Reservas de Capital	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
Otras Reservas	-255,514.82	-14.48	1,764,462.60	1,764,462.60	1,764,462.60	1,764,462.60	1,764,462.60	1,764,462.60	1,508,947.78	1,508,947.78	1,508,947.78	1,508,947.78	1,508,947.78	1,508,947.78	1,508,947.78
Utilidad de Periodos Anteriores	255,514.82	-14.48	-1,764,462.60	-1,508,947.78	-1,508,947.78	-1,508,947.78	-1,508,947.78	-1,508,947.78	-1,508,947.78	-1,508,947.78	-1,508,947.78	-1,508,947.78	-1,508,947.78	-1,508,947.78	-1,508,947.78
Utilidad de Periodo	-106,683.84	-33.53	318,198.54	32,789.47	66,809.16	67,765.91	61,192.05	94,090.02	63,646.21	105,005.88	146,372.29	194,086.70	251,442.17	293,495.41	211,514.70
Ganancia o Perdida en Valores Disponible 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
PASIVO Y PATRIMONIO	7,725,929.55	20.18	38,287,950.09	38,423,728.45	37,523,732.58	39,532,003.43	38,141,492.78	40,763,923.42	41,916,530.34	42,436,487.95	39,265,502.38	43,316,756.86	44,678,893.02	47,988,556.53	46,013,879.64