



The International Commercial 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
ACTIVOS LIQUIDOS	-12,223,972.65	-11.56	105,773,313.48	110,144,275.72	108,319,681.38	111,332,091.24	105,757,237.83	106,999,843.30	100,750,266.59	98,250,426.91	95,358,311.77	96,678,576.74	88,633,558.20	88,652,549.62	93,549,340.83
Depositos Locales en Bancos	-3,570,384.46	-72.42	4,930,374.41	3,570,623.01	2,550,203.58	5,129,146.85	1,504,017.09	1,482,888.06	1,689,522.06	1,557,447.93	1,265,014.34	1,303,788.37	1,308,705.22	1,049,857.80	1,359,989.95
A la Vista	-3,570,384.46	-72.42	4,930,374.41	3,570,623.01	2,550,203.58	5,129,146.85	1,504,017.09	1,319,888.06	1,528,522.06	1,360,447.93	1,105,014.34	1,303,788.37	1,048,705.22	1,049,857.80	1,359,989.95
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163,000.00	161,000.00	197,000.00	160,000.00	0.00	260,000.00	0.00	0.00
Depositos Extranjeros en Bancos	-12,661,097.80	-12.81	98,870,072.38	100,822,823.74	100,841,624.23	102,911,847.12	95,827,100.32	99,093,430.37	95,638,202.82	91,453,049.30	88,403,200.94	89,015,488.30	82,421,458.65	82,114,956.02	86,208,974.58
A la Vista	-32,661,097.80	-55.48	58,870,072.38	60,822,823.74	60,841,624.23	62,911,847.12	55,827,100.32	59,093,430.37	30,638,202.82	21,453,049.30	18,403,200.94	19,015,488.30	12,421,458.65	17,114,956.02	26,208,974.58
A Plazo	20,000,000.00	50.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	65,000,000.00	70,000,000.00	70,000,000.00	70,000,000.00	70,000,000.00	65,000,000.00	60,000,000.00
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
Otros	4,007,509.61	203.13	1,972,866.69	5,750,828.97	4,927,853.57	3,291,097.27	8,426,120.42	6,423,524.87	3,422,541.71	5,239,929.68	5,690,096.49	6,359,300.07	4,903,394.33	5,487,735.80	5,980,376.30
CARTERA CREDITICIA	14,500,424.96	16.44	88,196,663.44	88,117,573.09	88,572,790.37	90,286,214.18	92,097,311.62	93,275,313.97	92,094,322.81	93,351,189.52	96,220,360.23	98,951,022.23	102,981,530.46	106,390,180.15	102,697,088.40
Locales	15,616,105.05	18.27	85,472,488.30	85,467,610.10	86,008,291.54	87,734,605.52	89,713,323.01	91,045,131.42	90,006,643.79	91,370,864.87	94,338,331.77	97,143,395.27	101,251,106.43	104,755,344.09	101,088,593.35
Extranjero	-747,789.92	-18.73	3,991,812.61	3,928,706.13	3,869,558.83	3,906,594.18	3,828,999.28	3,751,704.47	3,685,612.40	3,599,812.39	3,532,431.10	3,459,114.33	3,399,929.30	3,315,239.61	3,244,022.69
Menos Provisiones	367,890.17	29.02	1,267,637.47	1,278,743.14	1,305,060.00	1,354,985.52	1,445,010.67	1,521,521.92	1,597,933.38	1,619,487.74	1,650,402.64	1,651,487.37	1,669,505.27	1,680,403.55	1,635,527.64
Locales	367,890.17	29.02	1,267,637.47	1,278,743.14	1,305,060.00	1,354,985.52	1,445,010.67	1,521,521.92	1,597,933.38	1,619,487.74	1,650,402.64	1,651,487.37	1,669,505.27	1,680,403.55	1,635,527.64
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
INVERSIONES EN VALORES	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
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 ACTIVOS	-547,600.89	-10.93	5,011,428.88	5,933,157.45	7,264,199.33	6,797,108.52	4,735,295.46	6,126,091.52	8,102,683.04	6,146,039.68	6,047,114.75	5,681,897.48	6,435,962.92	7,358,110.28	4,463,827.99
Locales	-622,159.06	-16.23	3,832,542.54	4,656,434.50	6,207,422.97	5,168,996.96	3,225,125.38	5,152,466.17	7,067,618.89	5,068,936.27	4,430,483.85	4,381,610.88	4,693,840.60	5,944,820.48	3,210,383.48
Extranjero	74,558.17	6.32	1,178,886.34	1,276,722.95	1,056,776.36	1,628,111.56	1,510,170.08	973,625.35	1,035,064.15	1,077,103.41	1,616,630.90	1,300,286.60	1,742,122.32	1,413,289.80	1,253,444.51
TOTAL DE ACTIVOS	1,728,851.42	0.87	198,981,405.80	204,195,006.26	204,156,671.08	208,415,413.94	202,589,844.91	206,401,248.79	200,947,272.44	197,747,656.11	197,625,786.75	201,311,496.45	198,051,051.58	202,400,840.05	200,710,257.22
DEPOSITOS	-1,265,762.07	-0.69	184,062,518.43	185,083,229.49	185,184,343.61	190,335,320.02	182,294,244.62	188,072,072.93	181,272,493.84	178,974,987.47	177,443,687.23	179,937,853.10	178,365,040.28	181,877,719.08	182,796,756.36
Locales	-2,246,087.20	-1.85	121,153,192.81	117,585,587.48	120,057,968.92	117,200,015.11	116,785,908.37	117,368,851.43	116,233,058.50	119,219,952.29	112,821,286.45	114,496,759.42	113,772,732.50	115,450,307.96	118,907,105.61
Oficiales	291,183.88	39.57	735,811.17	747,164.10	669,006.77	644,669.08	666,342.28	489,761.26	489,135.03	1,043,377.59	1,052,000.26	1,045,327.05	1,027,724.49	1,025,816.22	1,026,995.05
De Particulares	-2,537,271.08	-2.11	120,415,726.39	116,836,783.13	119,387,321.90	116,553,705.78	116,117,925.84	116,877,449.92	115,742,283.22	118,174,934.45	111,767,675.94	113,449,822.12	112,743,397.76	114,422,881.49	117,878,515.31
A la Vista	-2,815,372.86	-8.17	34,453,761.91	29,682,232.29	30,163,383.29	26,895,963.53	26,421,114.33	26,946,410.85	24,942,344.62	27,925,162.26	23,781,914.08	26,860,544.27	25,607,266.70	28,450,732.16	31,638,389.05
A Plazo	-1,262,298.36	-1.65	76,559,631.14	77,172,320.55	77,736,978.61	79,920,219.24	79,840,694.21	79,307,364.60	78,289,508.13	76,951,275.92	77,575,985.14	76,000,210.42	75,975,573.39	74,809,448.68	75,297,332.78
De Ahorros	1,540,460.14	16.38	9,402,333.34	9,982,230.29	11,486,960.00	9,737,523.01	9,856,117.30	10,623,674.47	12,510,430.47	13,298,496.27	10,409,776.72	10,589,067.43	11,160,557.67	11,162,700.65	10,942,793.48
De Bancos	-60.00	-3.62	1,655.25	1,640.25	1,640.25	1,640.25	1,640.25	1,640.25	1,640.25	1,640.25	1,610.25	1,610.25	1,610.25	1,610.25	1,595.25
A la Vista	-60.00	-3.62	1,655.25	1,640.25	1,640.25	1,640.25	1,640.25	1,640.25	1,640.25	1,640.25	1,610.25	1,610.25	1,610.25	1,610.25	1,595.25
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	980,325.13	1.56	62,909,325.62	67,497,642.01	65,126,374.69	73,135,304.91	65,508,336.25	70,703,221.50	65,039,435.34	59,755,035.18	64,622,400.78	65,441,093.68	64,592,307.78	66,427,411.12	63,889,650.75
Oficiales	781,307.12	782.81	99,807.85	244,168.05	116,904.37	1,993,015.89	1,513,798.09	1,021,744.56	692,133.00	109,416.61	1,040,954.12	1,378,731.99	1,219,977.52	597,521.24	881,114.97
De Particulares	-2,987,351.76	-15.67	19,065,060.95	17,904,512.00	16,465,289.56	16,820,200.15	16,302,027.14	17,910,706.35	17,844,757.02	17,452,140.20	19,405,604.49	16,382,590.71	16,511,772.14	16,634,718.24	16,077,709.19



The International Commercial 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
A la Vista	-39,532.17	-5.70	693,015.38	708,937.68	534,242.72	955,681.54	411,333.32	641,204.12	503,978.58	778,284.47	2,718,745.34	718,078.84	939,068.91	894,116.54	653,483.21
A Plazo	-2,859,172.71	-17.12	16,696,911.65	15,510,194.48	14,394,082.81	14,228,540.68	14,310,298.58	15,684,137.06	15,755,684.59	14,893,866.84	14,851,492.47	13,976,225.61	13,853,438.16	13,972,406.04	13,837,738.94
De Ahorro	-88,646.88	-5.29	1,675,133.92	1,685,379.84	1,536,964.03	1,635,977.93	1,580,395.24	1,585,365.17	1,585,093.85	1,779,988.89	1,835,366.68	1,688,286.26	1,719,265.07	1,768,195.66	1,586,487.04
De Bancos	3,186,369.77	7.28	43,744,456.82	49,348,961.96	48,544,180.76	54,322,088.87	47,692,511.02	51,770,770.59	46,502,545.32	42,193,478.37	44,175,842.17	47,679,770.98	46,860,558.12	49,195,171.64	46,930,826.59
A la Vista	4,203,297.77	245.59	1,711,480.82	5,670,729.96	4,950,692.76	10,813,344.87	4,268,511.02	10,161,514.59	4,978,033.32	753,710.37	2,820,818.17	6,409,490.98	25,675,022.12	8,094,379.64	5,914,778.59
A Plazo	-1,016,928.00	-2.42	42,032,976.00	43,678,232.00	43,593,488.00	43,508,744.00	43,424,000.00	41,609,256.00	41,524,512.00	41,439,768.00	41,355,024.00	41,270,280.00	21,185,536.00	41,100,792.00	41,016,048.00
OBLIGACIONES	-51,252.02	-4.44	1,153,137.52	1,272,682.77	1,036,340.24	1,552,730.96	1,396,521.81	1,037,037.41	1,021,822.36	1,048,699.97	1,562,112.55	1,297,405.93	1,650,180.79	1,166,739.36	1,101,885.50
Locales	16,934.11	29.89	56,650.00	123,736.72	0.00	2,819.64	2,819.64	52,218.85	48,703.11	48,703.11	59,190.47	123,995.80	81,306.08	51,173.39	73,584.11
Extranjero	-68,186.13	-6.22	1,096,487.52	1,148,946.05	1,036,340.24	1,549,911.32	1,393,702.17	984,818.56	973,119.25	999,996.86	1,502,922.08	1,173,410.13	1,568,874.71	1,115,565.97	1,028,301.39
OTROS PASIVOS	1,706,887.73	82.53	2,068,205.76	7,593,443.10	7,544,473.78	6,041,024.90	8,322,648.15	6,540,172.20	7,652,175.09	6,426,400.11	6,999,971.37	8,079,606.06	5,736,756.04	6,719,028.17	3,775,093.49
Locales	1,482,919.66	83.47	1,776,685.29	6,914,486.17	6,366,176.19	5,813,888.55	7,956,697.17	5,818,590.31	7,167,706.17	6,107,529.37	6,609,399.11	6,496,081.69	5,498,897.73	6,381,087.47	3,259,604.95
Extranjero	223,968.07	76.83	291,520.47	678,956.93	1,178,297.59	227,136.35	365,950.98	721,581.89	484,468.92	318,870.74	390,572.26	1,583,524.37	237,858.31	337,940.70	515,488.54
PATRIMONIO	1,338,977.78	11.45	11,697,544.09	10,245,650.90	10,391,513.45	10,486,338.06	10,576,430.33	10,751,966.25	11,000,781.15	11,297,568.56	11,620,015.60	11,996,631.36	12,299,074.47	12,637,353.44	13,036,521.87
Capital	0.00	0.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
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	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
Utilidad de Periodos Anteriores	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
Utilidad de Periodo	1,338,977.78	78.88	1,697,544.09	245,650.90	391,513.45	486,338.06	576,430.33	751,966.25	1,000,781.15	1,297,568.56	1,620,015.60	1,996,631.36	2,299,074.47	2,637,353.44	3,036,521.87
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	1,728,851.42	0.87	198,981,405.80	204,195,006.26	204,156,671.08	208,415,413.94	202,589,844.91	206,401,248.79	200,947,272.44	197,747,656.11	197,625,786.75	201,311,496.45	198,051,051.58	202,400,840.05	200,710,257.22