



The International Commercial Bank of China
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-7,436,097.69	-8.11	91,643,297.14	97,670,594.98	99,760,385.00	95,713,704.46	94,030,625.39	90,596,619.81	80,286,166.42	79,842,511.16	71,940,708.56	68,471,832.33	66,899,486.76	64,446,186.23	84,207,199.45
Depositos Locales en Bancos	1,207,075.62	88.76	1,359,989.95	1,132,283.19	1,137,570.28	1,492,351.34	1,416,943.87	1,411,683.71	1,260,084.75	1,232,068.30	3,646,935.94	3,551,646.46	3,232,273.42	3,758,772.92	2,567,065.57
A la Vista	1,207,075.62	88.76	1,359,989.95	1,132,283.19	1,137,570.28	1,492,351.34	1,416,943.87	1,222,683.71	1,260,084.75	1,232,068.30	3,646,935.94	3,551,646.46	3,232,273.42	3,758,772.92	2,567,065.57
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	189,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	-10,379,394.82	-12.04	86,208,974.58	92,169,608.14	94,387,597.84	87,641,597.30	87,375,361.20	85,055,583.63	73,996,936.70	72,149,525.47	62,099,805.37	58,458,247.98	56,745,891.23	52,984,776.82	75,829,579.76
A la Vista	14,620,605.18	55.78	26,208,974.58	32,169,608.14	34,387,597.84	27,641,597.30	27,375,361.20	25,055,583.63	13,996,936.70	17,149,525.47	7,099,805.37	8,458,247.98	11,745,891.23	7,984,776.82	40,829,579.76
A Plazo	-25,000,000.00	-41.67	60,000,000.00	60,000,000.00	60,000,000.00	60,000,000.00	60,000,000.00	60,000,000.00	60,000,000.00	55,000,000.00	55,000,000.00	50,000,000.00	45,000,000.00	45,000,000.00	35,000,000.00
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	1,736,221.51	42.61	4,074,332.61	4,368,703.65	4,235,216.88	6,579,755.82	5,238,320.32	4,129,352.47	5,029,144.97	6,460,917.39	6,193,967.25	6,461,937.89	6,921,322.11	7,702,636.49	5,810,554.12
CARTERA CREDITICIA	2,026,447.99	1.97	102,697,088.40	101,737,337.31	99,879,621.06	99,516,530.63	100,308,661.21	101,496,892.29	104,542,780.19	107,434,876.21	110,077,461.26	112,524,415.71	114,692,501.10	113,019,755.87	104,723,536.39
Locales	2,439,580.44	2.41	101,088,593.35	100,149,730.60	98,325,160.64	97,841,557.88	98,629,407.26	99,841,266.48	103,040,151.82	105,975,140.64	108,595,355.24	110,995,685.80	113,429,568.92	111,980,505.63	103,528,173.79
Extranjero	-137,058.38	-4.22	3,244,022.69	3,256,023.43	3,186,961.47	3,331,220.20	3,315,057.56	3,307,785.05	3,239,904.68	3,222,149.89	3,184,072.55	3,359,797.23	3,295,549.10	3,182,202.03	3,106,964.31
Menos Provisiones	276,074.07	16.88	1,635,527.64	1,668,416.72	1,632,501.05	1,656,247.45	1,635,803.61	1,652,159.24	1,737,276.31	1,762,414.32	1,701,966.53	1,831,067.32	2,032,616.92	2,142,951.79	1,911,601.71
Locales	217,624.07	13.65	1,593,777.64	1,668,416.72	1,590,751.05	1,656,247.45	1,594,053.61	1,593,709.24	1,695,526.31	1,720,664.32	1,660,216.53	1,747,567.32	1,932,416.92	2,042,751.79	1,811,401.71
Extranjero	58,450.00	140.00	41,750.00	0.00	41,750.00	0.00	41,750.00	58,450.00	41,750.00	41,750.00	41,750.00	83,500.00	100,200.00	100,200.00	100,200.00
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	5,960,526.18	140.73	4,235,334.26	5,806,360.26	7,795,984.81	6,611,959.54	5,342,016.00	5,113,390.09	5,354,408.86	5,338,407.34	8,361,594.38	7,603,396.24	7,688,098.52	7,726,043.21	10,195,860.44
Locales	5,952,832.46	199.63	2,981,889.75	4,539,814.67	6,065,499.66	5,044,119.78	4,046,824.13	3,699,437.51	3,681,120.77	3,949,053.39	6,677,965.30	6,324,313.41	6,380,245.83	6,504,757.07	8,934,722.21
Extranjero	7,693.72	0.61	1,253,444.51	1,266,545.59	1,730,485.15	1,567,839.76	1,295,191.87	1,413,952.58	1,673,288.09	1,389,353.95	1,683,629.08	1,279,082.83	1,307,852.69	1,221,286.14	1,261,138.23
TOTAL DE ACTIVOS	550,876.48	0.28	198,575,719.80	205,214,292.55	207,435,990.87	201,842,194.63	199,681,302.60	197,206,902.19	190,183,355.47	192,615,794.71	190,379,764.20	188,599,644.28	189,280,086.38	185,191,985.31	199,126,596.28
DEPOSITOS	-7,717,396.15	-4.22	182,796,756.36	185,403,540.90	185,951,045.65	182,405,234.80	181,887,308.80	179,365,216.06	170,656,606.90	173,014,247.30	169,135,065.79	168,045,986.99	166,746,232.09	163,594,915.92	175,079,360.21
Locales	-2,320,725.75	-1.95	118,907,105.61	122,206,871.73	123,218,621.05	121,035,220.56	119,926,806.74	114,004,823.97	109,415,413.30	108,725,274.78	107,255,978.79	108,711,259.14	103,407,637.13	105,045,634.99	116,586,379.86
Oficiales	-1,026,995.05	-100.00	1,026,995.05	1,036,023.42	0.00	1,030,210.97	1,036,701.16	1,014,970.23	0.00	0.00	0.00	0.00	521,447.59	0.00	0.00
De Particulares	-1,352,245.32	-1.15	117,878,515.31	121,169,268.06	123,217,040.80	120,003,429.34	118,888,525.33	112,988,273.49	109,413,833.05	108,724,144.53	107,254,608.54	108,690,993.89	102,878,419.29	105,038,934.74	116,526,269.99
A la Vista	6,069,401.74	19.18	31,638,389.05	29,478,235.31	32,149,945.64	28,303,963.19	26,980,136.77	29,030,364.81	26,214,347.75	28,393,909.12	25,418,122.52	28,993,185.60	24,737,217.38	26,293,070.39	37,707,790.79
A Plazo	-6,079,608.09	-8.07	75,297,332.78	78,329,182.70	80,137,400.71	81,082,946.31	80,390,943.10	75,792,860.80	73,259,999.83	72,038,330.64	72,617,938.98	70,595,732.62	68,570,893.92	69,112,364.85	69,217,724.69
De Ahorros	-1,342,038.97	-12.26	10,942,793.48	13,361,850.05	10,929,694.45	10,616,519.84	11,517,445.46	8,165,047.88	9,939,485.47	8,291,904.77	9,218,547.04	9,102,075.67	9,570,307.99	9,633,499.50	9,600,754.51
De Bancos	58,514.62	3,668.05	1,595.25	1,580.25	1,580.25	1,580.25	1,580.25	1,580.25	1,580.25	1,580.25	1,370.25	20,265.25	7,770.25	6,700.25	60,109.87
A la Vista	58,514.62	3,668.05	1,595.25	1,580.25	1,580.25	1,580.25	1,580.25	1,580.25	1,580.25	1,580.25	1,370.25	20,265.25	7,770.25	6,700.25	60,109.87
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	-5,396,670.40	-8.45	63,889,650.75	63,196,669.17	62,732,424.60	61,370,014.24	61,960,502.06	65,360,392.09	61,241,193.60	64,288,522.52	61,879,087.00	59,334,727.85	63,338,594.96	58,549,280.93	58,492,980.35
Oficiales	-492,581.68	-55.90	881,114.97	907,023.71	818,150.42	269,794.46	402,294.22	183,079.78	89,656.65	209,884.79	209,196.37	240,773.98	208,472.33	194,039.51	388,533.29
De Particulares	-250,469.62	-1.56	16,077,709.19	16,211,154.62	16,545,912.02	16,847,907.61	16,854,628.75	16,750,708.00	16,385,911.67	16,132,399.71	15,824,106.51	16,002,153.03	16,088,062.43	15,893,922.83	15,827,239.57



The International Commercial Bank of China
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	649,934.56	99.46	653,483.21	484,081.48	559,063.17	411,962.41	628,078.59	469,139.25	657,795.56	747,111.56	476,364.48	649,605.53	997,188.77	1,149,899.07	1,303,417.77
A Plazo	-527,380.05	-3.81	13,837,738.94	14,132,936.54	14,440,422.70	14,543,283.66	14,477,205.58	14,597,880.88	14,019,686.84	13,751,856.11	13,830,424.70	13,872,138.45	13,573,633.80	13,518,259.82	13,310,358.89
De Ahorro	-373,024.13	-23.51	1,586,487.04	1,594,136.60	1,546,426.15	1,892,661.54	1,749,344.58	1,683,687.87	1,708,429.27	1,633,432.04	1,517,317.33	1,480,409.05	1,517,239.86	1,225,763.94	1,213,462.91
De Bancos	-4,653,619.10	-9.92	46,930,826.59	46,078,490.84	45,368,362.16	44,252,312.17	44,703,579.09	48,426,604.31	44,765,625.28	47,946,238.02	45,845,784.12	43,091,800.84	47,042,060.20	42,461,318.59	42,277,207.49
A la Vista	-3,637,571.10	-61.50	5,914,778.59	5,062,442.84	4,437,058.16	3,236,264.17	4,026,507.09	7,834,276.31	4,258,041.28	7,523,398.02	5,507,688.12	2,838,448.84	6,873,452.20	2,377,454.59	2,277,207.49
A Plazo	-1,016,048.00	-2.48	41,016,048.00	41,016,048.00	40,931,304.00	41,016,048.00	40,677,072.00	40,592,328.00	40,507,584.00	40,422,840.00	40,338,096.00	40,253,352.00	40,168,608.00	40,083,864.00	40,000,000.00
OBLIGACIONES	-212,104.64	-19.25	1,101,885.50	1,240,325.11	1,605,143.70	1,360,667.17	1,199,974.27	1,143,617.76	1,442,270.31	1,215,887.83	1,436,248.41	1,049,674.47	1,207,876.10	873,034.08	889,780.86
Locales	517.35	0.70	73,584.11	100,423.36	115,341.71	83,610.51	83,610.51	30,332.40	102,678.00	0.00	10,944.34	40,384.80	40,057.68	74,101.46	74,101.46
Extranjero	-212,621.99	-20.68	1,028,301.39	1,139,901.75	1,489,801.99	1,277,056.66	1,116,363.76	1,113,285.36	1,339,592.31	1,215,887.83	1,425,304.07	1,009,289.67	1,167,818.42	798,932.62	815,679.40
OTROS PASIVOS	6,933,685.24	294.33	2,355,728.07	5,211,663.86	7,003,787.85	7,312,681.45	5,484,876.13	5,220,378.99	6,292,772.98	6,249,061.11	7,225,889.77	6,508,585.67	8,104,838.64	7,206,572.66	9,289,413.31
Locales	6,437,959.90	349.84	1,840,239.53	4,632,029.50	6,385,151.14	6,435,932.76	5,133,120.78	4,595,309.07	5,876,394.03	5,896,000.53	6,265,112.41	5,795,007.44	7,605,726.74	6,300,225.62	8,278,199.43
Extranjero	495,725.34	96.17	515,488.54	579,634.36	618,636.71	876,748.69	351,755.35	625,069.92	416,378.95	353,060.58	960,777.36	713,578.23	499,111.90	906,347.04	1,011,213.88
PATRIMONIO	1,546,692.03	12.55	12,321,349.87	13,358,762.68	12,876,013.67	10,763,611.21	11,109,143.40	11,477,690.18	11,791,705.28	12,136,598.47	12,582,560.23	12,995,397.15	13,221,139.55	13,517,462.65	13,868,041.90
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	3,036,521.87	2,321,349.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	1,546,692.03	66.63	2,321,349.87	322,240.81	554,663.80	763,611.21	1,109,143.40	1,477,690.18	1,791,705.28	2,136,598.47	2,582,560.23	2,995,397.15	3,221,139.55	3,517,462.65	3,868,041.90
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	550,876.48	0.28	198,575,719.80	205,214,292.55	207,435,990.87	201,842,194.63	199,681,302.60	197,206,902.99	190,183,355.47	192,615,794.71	190,379,764.20	188,599,644.28	189,280,086.38	185,191,985.31	199,126,596.28