



**Bank of China**  
**BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003**  
 (En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	5,336,217.28	96.53	5,527,978.23	7,294,299.99	5,158,857.43	9,666,240.70	9,333,782.82	13,042,030.09	10,609,457.76	11,695,207.60	8,742,636.12	8,109,118.22	9,817,139.92	10,115,646.19	10,864,195.51
Depositos Locales en Bancos	-355,774.29	-16.94	2,100,613.60	1,856,389.20	1,816,881.29	1,695,413.05	2,330,955.68	3,408,222.86	2,190,504.17	4,587,173.06	2,022,543.08	2,362,634.69	1,507,019.06	1,962,103.59	1,744,839.31
A la Vista	56,534.33	6.57	860,706.55	612,286.94	540,197.83	847,716.45	993,679.70	520,006.49	641,254.67	1,226,237.00	641,204.68	1,130,975.11	435,069.46	909,981.92	917,240.88
A Plazo	-412,308.62	-33.25	1,239,907.05	1,244,102.26	1,276,683.46	847,696.60	1,337,275.98	2,888,216.37	1,549,249.50	3,360,936.06	1,381,338.40	1,231,659.58	1,071,949.60	1,052,121.67	827,598.43
Depositos Extranjeros en Bancos	5,578,947.19	169.44	3,292,529.38	5,294,958.24	3,289,211.24	7,829,608.47	6,965,047.42	9,547,483.23	8,311,163.08	6,911,036.18	6,498,907.53	5,639,386.22	8,140,249.44	8,021,150.00	8,871,476.57
A la Vista	-83,339.60	-20.31	410,391.37	207,180.60	398,754.13	338,876.55	369,157.89	451,586.37	167,906.96	267,800.27	355,675.29	395,000.24	396,029.04	277,057.72	327,051.77
A Plazo	5,662,286.79	196.46	2,882,138.01	5,087,777.64	2,890,457.11	7,490,731.92	6,595,889.53	9,095,896.86	8,143,256.12	6,643,235.91	6,143,232.24	5,244,385.98	7,744,220.40	7,744,092.28	8,544,424.80
Otros	113,044.38	83.84	134,835.25	142,952.55	52,764.90	141,219.18	37,779.72	86,324.00	107,790.51	196,998.36	221,185.51	107,097.31	169,871.42	132,392.60	247,879.63
<b>CARTERA CREDITICIA</b>	-6,047,842.77	-35.19	17,187,935.78	20,664,282.28	19,561,988.34	19,263,675.53	18,995,115.52	19,656,113.37	14,574,257.47	11,746,821.67	12,343,975.92	12,372,603.72	12,348,745.85	12,576,678.73	11,140,093.01
Locales	-5,573,784.58	-39.98	13,939,694.96	17,433,490.79	16,331,196.85	16,088,856.37	16,098,537.18	16,467,330.53	11,385,474.63	8,621,178.40	9,218,332.65	9,303,899.27	9,574,563.22	9,802,496.10	8,365,910.38
Extranjero	-474,058.19	-14.59	3,248,240.82	3,230,791.49	3,230,791.49	3,174,819.16	2,896,578.34	3,188,782.84	3,188,782.84	3,125,643.27	3,125,643.27	3,068,704.45	2,774,182.63	2,774,182.63	2,774,182.63
<b>INVERSIONES EN VALORES</b>	361,272.00	2.49	14,520,474.22	12,750,906.86	14,750,906.86	12,750,906.86	14,706,431.92	14,706,431.92	14,706,431.92	15,677,803.28	15,677,803.28	15,677,803.28	12,641,746.22	12,641,746.22	14,881,746.22
Locales	361,272.00	2.49	14,520,474.22	12,750,906.86	14,750,906.86	12,750,906.86	14,706,431.92	14,706,431.92	14,706,431.92	15,677,803.28	15,677,803.28	15,677,803.28	12,641,746.22	12,641,746.22	14,881,746.22
<b>OTROS ACTIVOS</b>	-171,107.93	-10.26	1,667,044.84	1,658,377.01	2,074,168.53	2,042,049.00	1,960,091.15	1,586,255.81	1,545,923.23	1,534,250.60	1,543,418.97	1,506,929.01	1,513,157.35	1,523,402.98	1,495,936.91
Locales	-154,513.03	-9.49	1,628,771.65	1,637,966.11	2,048,572.74	2,027,264.86	1,944,492.70	1,561,586.17	1,519,224.25	1,519,268.01	1,522,952.94	1,497,676.54	1,500,810.00	1,506,100.66	1,474,258.62
Extranjero	-16,594.90	-43.36	38,273.19	20,410.90	25,595.79	14,784.14	15,598.45	24,669.64	26,698.98	14,982.59	20,466.03	9,252.47	12,347.35	17,302.32	21,678.29
<b>TOTAL DE ACTIVOS</b>	-521,461.42	-1.34	38,903,433.07	42,367,866.14	41,545,921.16	43,722,872.09	44,995,421.41	48,990,831.19	41,436,070.38	40,654,083.15	38,307,834.29	37,666,454.23	36,320,789.34	36,857,474.12	38,381,971.65
<b>DEPOSITOS</b>	-2,908,657.09	-9.59	30,318,694.62	33,512,289.32	32,535,380.31	34,661,791.35	36,055,858.16	38,112,738.91	30,650,862.86	29,675,812.00	27,203,010.77	26,884,132.38	25,358,872.19	25,845,494.27	27,410,037.53
Locales	2,865,852.07	15.63	18,333,814.80	17,486,636.05	17,403,200.67	18,762,282.37	20,529,593.33	21,594,309.21	21,258,120.77	23,814,308.13	21,491,760.98	21,482,253.90	20,072,219.58	20,529,031.61	21,199,666.87
De Particulares	2,865,852.07	15.63	18,333,814.80	17,486,636.05	17,403,200.67	18,762,282.37	20,529,593.33	21,594,309.21	21,258,120.77	23,814,308.13	21,491,760.98	21,482,253.90	20,072,219.58	20,529,031.61	21,199,666.87
A la Vista	592,436.74	92.66	639,397.49	662,511.07	987,068.47	1,096,855.88	1,517,668.31	989,751.38	932,834.75	1,025,227.06	735,413.59	1,750,479.44	681,903.42	958,288.91	1,231,834.23
A Plazo	620,183.08	14.59	4,250,865.23	4,154,327.77	3,762,448.44	3,872,784.73	3,976,905.76	4,313,944.90	4,549,245.06	4,631,893.35	4,729,545.62	4,827,647.08	4,814,781.79	4,758,139.64	4,871,048.31
De Ahorros	1,653,232.25	12.30	13,443,552.08	12,669,797.21	12,653,683.76	13,792,641.76	15,035,019.26	16,290,612.93	15,776,040.96	18,157,187.72	16,026,801.77	14,904,127.38	14,575,534.37	14,812,603.06	15,096,784.33
Extranjero	-5,774,509.16	-48.18	11,984,879.82	16,025,653.27	15,132,179.64	15,899,508.98	15,526,264.83	16,518,429.70	9,392,742.09	5,861,503.87	5,711,249.79	5,401,878.48	5,286,652.61	5,316,462.66	6,210,370.66
De Particulares	-1,686,394.47	-45.23	3,728,358.81	3,823,876.15	3,864,848.43	3,875,055.49	3,971,367.25	4,356,880.66	1,566,845.26	1,665,359.98	1,711,419.37	1,913,326.78	1,975,417.70	1,951,176.43	2,041,964.34
A la Vista	63,589.95	450.85	14,104.44	14,104.44	14,104.44	14,104.44	14,104.44	14,075.54	51,432.95	63,199.20	47,849.20	134,439.20	134,439.20	101,768.36	77,694.39
A Plazo	-2,326,817.75	-73.72	3,156,108.08	3,206,846.97	3,265,526.44	3,276,168.69	3,281,809.79	3,368,530.67	658,077.59	671,671.71	676,870.45	777,111.45	791,763.63	758,632.71	829,290.33
De Ahorro	576,833.33	103.35	558,146.29	602,924.74	585,217.55	584,782.36	675,453.02	974,274.45	857,334.72	930,489.07	986,699.72	1,001,776.13	1,049,214.87	1,090,775.36	1,134,979.62
De Bancos	-4,088,114.69	-49.51	8,256,521.01	12,201,777.12	11,267,331.21	12,024,453.49	11,554,897.58	12,161,549.04	7,825,896.83	4,196,143.89	3,999,830.42	3,488,551.70	3,311,234.91	3,365,286.23	4,168,406.32
A la Vista	357,595.95	9.52	3,756,521.01	4,201,777.12	3,267,331.21	4,024,453.49	3,554,897.58	4,161,549.04	3,825,896.83	4,196,143.89	3,999,830.42	3,488,551.70	3,252,846.91	3,256,314.90	4,114,116.96
A Plazo	-4,445,710.64	-98.79	4,500,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	4,000,000.00	0.00	0.00	0.00	58,388.00	108,971.33	54,289.36
<b>OTROS PASIVOS</b>	223,414.84	51.60	433,004.46	534,346.89	662,614.84	766,684.67	602,039.86	658,544.76	548,780.83	667,162.05	767,971.36	427,838.51	550,264.72	584,947.32	656,419.30
Locales	190,698.83	45.72	417,103.95	512,166.95	631,334.44	722,943.44	551,119.73	594,536.38	511,737.83	656,729.66	757,122.03	416,314.07	540,184.19	575,387.06	607,802.78
Extranjero	32,716.01	205.75	15,900.51	22,179.94	31,280.40	43,741.23	50,920.13	64,008.38	37,043.00	10,432.39	10,849.33	11,524.44	10,080.53	9,560.26	48,616.52
<b>PATRIMONIO</b>	2,163,780.84	26.54	8,151,733.98	8,321,229.93	8,347,926.02	8,294,396.07	8,337,523.39	10,219,547.52	10,236,426.69	10,311,109.10	10,336,852.16	10,354,483.34	10,411,652.43	10,427,032.53	10,315,514.82
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
Otras Reservas	1,908,266.60	-1,326.99	-143,804.00	0.00	0.00	0.00	0.00	1,764,462.60	1,764,462.60	1,764,462.60	1,764,462.60	1,764,462.60	1,764,462.60	1,764,462.60	1,764,462.60
Utilidad de Periodos Anteriores	-1,328,603.48	304.82	-435,859.12	-1,764,462.60	-1,764,462.60	-1,764,462.60	-1,764,462.60	-1,764,462.60	-1,764,462.60	-1,764,462.60	-1,764,462.60	-1,764,462.60	-1,764,462.60	-1,764,462.60	-1,764,462.60
Utilidad de Periodo	1,584,117.72	-119.23	-1,328,602.90	25,692.53	52,388.62	-1,141.33	41,985.99	159,547.52	176,426.69	251,109.10	276,852.16	294,483.34	351,652.43	367,032.53	255,514.82
<b>PASIVO Y PATRIMONIO</b>	-521,461.41	-1.34	38,903,433.06	42,367,866.14	41,545,921.17	43,722,872.09	44,995,421.41	48,990,831.19	41,436,070.38	40,654,083.15	38,307,834.29	37,666,454.23	36,320,789.34	36,857,474.12	38,381,971.65