



The International Commercial 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
ACTIVOS LIQUIDOS	12,071,125.02	12.54	96,265,754.80	101,940,517.25	98,907,579.69	104,592,161.34	101,161,313.21	99,691,848.05	100,231,682.43	98,678,731.95	101,641,314.58	101,142,859.71	102,148,712.40	104,737,572.24	108,336,879.82
Depositos Locales en Bancos	1,256,500.56	49.76	2,525,076.65	3,879,954.83	2,400,528.35	2,203,656.85	4,017,391.35	2,777,749.71	2,705,496.70	1,161,277.08	3,587,700.45	3,554,372.97	2,343,543.05	3,959,505.11	3,781,577.21
A la Vista	1,256,500.56	49.76	2,525,076.65	3,879,954.83	2,400,528.35	2,203,656.85	4,017,391.35	2,635,249.71	2,525,496.70	1,161,277.08	3,587,700.45	3,554,372.97	2,112,543.05	3,959,505.11	3,781,577.21
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142,500.00	180,000.00	0.00	0.00	0.00	231,000.00	0.00	0.00
Depositos Extranjeros en Bancos	10,797,003.69	12.26	88,073,068.69	93,729,025.09	92,884,276.04	96,369,667.12	94,852,254.68	91,723,570.70	92,291,394.75	92,700,904.86	92,204,298.27	93,813,953.22	95,531,865.87	94,646,842.36	98,870,072.38
A la Vista	10,797,003.69	22.46	48,073,068.69	53,729,025.09	52,884,276.04	56,369,667.12	54,852,254.68	51,723,570.70	52,291,394.75	52,700,904.86	52,204,298.27	53,813,953.22	55,531,865.87	54,646,842.36	58,870,072.38
A Plazo	0.00	0.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00	40,000,000.00
Otros	17,620.77	0.31	5,667,609.46	4,331,537.33	3,622,775.30	6,018,837.37	2,291,667.18	5,190,527.64	5,234,790.98	4,816,550.01	5,849,315.86	3,774,533.52	4,273,303.48	6,131,224.77	5,685,230.23
CARTERA CREDITICIA	1,073,752.20	1.23	87,122,911.24	85,625,391.47	91,754,384.94	86,059,152.49	85,035,669.25	86,840,981.22	88,133,624.23	89,052,993.23	91,885,531.48	92,481,847.09	92,836,357.79	92,253,946.35	88,196,663.44
Locales	1,866,934.88	2.27	82,337,915.95	80,898,759.52	81,114,062.11	81,507,904.12	80,526,621.55	82,452,916.09	83,811,484.22	84,694,394.68	86,941,074.05	87,606,581.12	88,044,907.86	88,181,306.48	84,204,850.83
Extranjero	-793,182.68	-16.58	4,784,995.29	4,726,631.95	10,640,322.83	4,551,248.37	4,509,047.70	4,388,065.13	4,322,140.01	4,358,598.55	4,944,457.43	4,875,265.97	4,791,449.93	4,072,639.87	3,991,812.61
OTROS ACTIVOS	1,917,814.41	28.46	6,739,677.63	5,104,001.37	6,004,734.75	4,685,500.34	5,989,459.01	5,002,909.25	4,781,804.63	5,262,497.96	4,448,121.64	5,141,775.62	6,443,446.00	6,303,559.57	8,657,492.04
Locales	1,880,652.53	33.60	5,597,953.17	3,808,054.55	5,115,839.59	3,775,945.58	5,106,495.30	4,280,668.52	3,829,718.94	4,286,214.73	3,683,053.25	4,307,229.45	5,590,944.23	5,131,000.10	7,478,605.70
Extranjero	37,161.88	3.25	1,141,724.46	1,295,946.82	888,895.16	909,554.76	882,963.71	722,240.73	952,085.69	976,283.23	765,068.39	834,546.17	852,501.77	1,172,559.47	1,178,886.34
TOTAL DE ACTIVOS	15,062,691.63	7.92	190,128,343.67	192,669,910.09	196,666,899.38	195,336,814.17	192,186,441.47	191,535,738.52	193,147,111.29	192,994,223.14	197,974,967.70	198,766,482.42	201,428,516.19	203,295,078.16	205,191,035.30
DEPOSITOS	13,470,371.35	7.90	170,592,147.08	175,219,484.35	181,096,859.67	177,943,692.71	176,052,681.74	173,974,183.41	173,665,877.41	175,212,852.85	180,408,928.22	181,105,868.34	182,406,071.83	182,425,587.16	184,062,518.43
Locales	13,850,264.06	12.91	107,302,928.75	108,883,683.21	110,040,361.91	112,454,077.66	109,541,559.36	110,306,094.63	108,231,577.16	109,131,144.93	117,663,205.14	116,315,633.46	118,898,306.22	117,000,070.65	121,153,192.81
Oficiales	19,417.38	2.71	716,393.79	723,562.80	23,888.84	723,269.20	735,524.69	768,294.18	734,597.49	722,787.46	735,440.87	729,435.82	723,258.44	726,222.85	735,811.17
De Particulares	13,831,437.68	12.98	106,584,288.71	108,158,189.16	108,614,661.82	111,729,153.21	108,804,379.42	109,536,145.20	107,495,324.42	108,406,702.22	116,926,109.02	115,584,542.39	118,173,392.53	116,272,192.55	120,415,726.39
A la Vista	1,391,852.64	4.21	33,061,909.27	23,735,452.50	25,450,297.10	26,117,918.53	23,770,955.78	23,488,291.15	21,616,168.76	21,330,919.34	23,583,741.40	24,330,905.18	27,160,423.12	26,975,536.39	34,453,761.91
A Plazo	11,194,440.54	17.13	65,365,190.60	75,644,355.77	75,519,270.37	77,301,028.22	77,327,290.34	77,723,124.66	78,025,879.49	77,645,548.11	82,256,711.35	81,875,049.68	82,129,364.39	78,736,770.40	76,559,631.14
De Ahorros	1,245,144.50	15.26	8,157,188.84	8,778,380.89	7,645,094.35	8,310,206.46	7,706,133.30	8,324,729.39	7,853,276.17	9,430,234.77	11,085,656.27	9,378,587.53	8,883,605.02	10,559,885.76	9,402,333.34
De Bancos	-591.00	-26.31	2,246.25	1,931.25	1,401,811.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25
A la Vista	-591.00	-26.31	2,246.25	1,931.25	1,811.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25	1,655.25
A Plazo	0.00	0.00	0.00	0.00	1,400,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-379,892.71	-0.60	63,289,218.33	66,335,801.14	71,056,497.76	65,489,615.05	66,511,122.38	63,668,088.78	65,434,300.25	66,081,707.92	62,745,723.08	64,790,234.88	63,507,765.61	65,425,516.51	62,909,325.62
Oficiales	-275,990.56	-73.44	375,798.41	488,979.23	233,404.10	933,403.47	285,691.55	526,941.01	108,996.60	149,439.43	150,780.39	118,776.02	1,251,670.07	139,803.88	99,807.85
De Particulares	-1,456,576.08	-7.75	18,791,637.03	18,584,423.36	17,958,226.51	17,595,580.25	17,715,461.45	17,846,830.91	17,103,053.33	17,406,402.42	17,618,624.68	17,697,200.46	17,164,216.12	16,785,332.16	17,335,060.95
A la Vista	224,158.14	47.81	468,857.24	1,074,273.73	872,667.27	394,313.46	579,611.35	723,259.74	411,031.12	643,286.05	832,347.67	1,126,525.07	498,856.17	410,388.70	693,015.38
A Plazo	-2,247,794.27	-13.06	17,214,705.92	16,164,098.96	15,874,830.24	15,808,933.19	15,837,905.14	15,776,999.99	15,505,637.35	15,442,911.95	15,373,643.48	15,056,908.94	15,074,432.66	14,840,761.98	14,966,911.65
De Ahorro	567,060.05	51.18	1,108,073.87	1,346,050.67	1,210,729.00	1,392,333.60	1,297,944.96	1,346,571.18	1,186,384.86	1,320,204.42	1,412,633.53	1,513,766.45	1,590,927.29	1,534,181.48	1,675,133.92
De Bancos	1,352,673.93	3.07	44,121,782.89	47,262,398.55	52,864,867.15	46,960,631.33	48,509,969.38	45,294,316.86	48,222,250.32	48,525,866.07	44,976,318.01	46,974,258.40	45,091,879.42	48,500,380.47	45,474,456.82
A la Vista	639,601.93	59.67	1,071,878.89	2,567,238.55	2,254,451.15	2,434,959.33	4,069,041.38	938,132.86	3,950,810.32	4,339,170.07	874,366.01	2,957,050.40	1,159,415.42	4,652,660.47	1,711,480.82
A Plazo	713,072.00	1.66	43,049,904.00	44,695,160.00	50,610,416.00	44,525,672.00	44,440,928.00	44,356,184.00	44,271,440.00	44,186,696.00	44,101,952.00	44,017,208.00	43,932,464.00	43,847,720.00	43,762,976.00
OBLIGACIONES	70,184.10	6.48	1,082,953.42	159,472.11	1,134,269.50	1,029,319.03	884,123.26	857,086.11	880,640.13	951,279.34	813,373.63	885,606.46	830,959.38	1,232,597.12	1,153,137.52
Locales	-4,095.66	-6.74	60,745.66	159,472.11	290,145.69	204,720.59	139,148.19	176,088.00	15,477.00	104,540.49	86,860.49	130,745.35	100,238.07	100,238.07	56,650.00
Extranjero	74,279.76	7.27	1,022,207.76	0.00	844,123.81	824,598.44	744,975.07	680,998.11	865,163.13	846,738.85	726,513.14	754,861.11	730,721.31	1,132,359.05	1,096,487.52
OTROS PASIVOS	719,946.03	10.32	6,979,480.74	6,802,801.87	4,709,480.44	6,004,774.76	4,739,718.75	6,050,466.33	7,754,955.91	5,830,980.59	5,529,818.56	5,208,607.66	6,404,595.94	7,620,218.37	7,699,426.77
Locales	1,760,167.94	31.17	5,647,738.36	5,229,825.72	4,249,471.30	5,348,679.72	4,190,373.38	5,469,612.17	6,815,104.44	5,010,215.09	5,007,565.16	4,634,388.95	5,498,771.46	6,986,391.38	7,407,906.30
Extranjero	-1,040,221.91	-78.11	1,331,742.38	1,572,976.15	460,009.14	656,095.04	549,345.37	580,854.16	939,851.47	820,765.50	522,253.40	574,218.71	905,824.48	633,826.99	291,520.47



The International Commercial 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
PATRIMONIO	802,190.15	6.99	11,473,762.43	10,488,151.76	9,726,089.77	10,359,027.67	10,509,917.72	10,654,002.67	10,845,637.84	10,999,110.36	11,222,847.29	11,566,399.96	11,786,889.04	12,016,675.51	12,275,952.58
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
Utilidad de Periodos Anteriores	0.00	0.00	0.00	304,046.23	-493,483.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	802,190.15	54.43	1,473,762.43	184,105.53	219,573.45	359,027.67	509,917.72	654,002.67	845,637.84	999,110.36	1,222,847.29	1,566,399.96	1,786,889.04	2,016,675.51	2,275,952.58
PASIVO Y PATRIMONIO	15,062,691.63	7.92	190,128,343.67	192,669,910.09	196,666,699.38	195,336,814.17	192,186,441.47	191,535,738.52	193,147,111.29	192,994,223.14	197,974,967.70	198,766,482.42	201,428,516.19	203,295,078.16	205,191,035.30