



Bank of China ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	85,460.97	84,478.84	33,079.00	34,517.71	38,903.43	43,722.87	41,436.07	37,666.45	38,381.97	
3 Activos Líquidos	63,297.97	70,057.90	13,808.73	7,506.09	5,527.98	9,666.24	10,609.46	8,109.12	10,864.20	
4 Total de Préstamos	10,162.72	5,648.06	5,660.78	12,462.04	17,187.94	19,263.68	14,574.26	12,372.60	11,140.09	
5 Locales	5,483.97	5,378.82	5,391.54	9,165.80	13,939.69	16,088.86	11,385.47	9,303.90	8,365.91	
6 Extranjeros	4,678.75	269.24	269.24	3,296.24	3,248.24	3,174.82	3,188.78	3,068.70	2,774.18	
7 Total de Inversiones	9,973.91	7,005.51	11,957.84	12,910.27	14,520.47	12,750.91	14,706.43	15,677.80	14,881.75	
8 Total de Depósitos	76,220.79	75,495.29	24,888.47	25,079.99	30,318.69	34,661.79	30,650.86	26,884.13	27,410.04	
9 Locales	14,390.72	15,537.78	16,499.51	16,803.08	18,333.81	18,762.28	21,258.12	21,482.25	21,199.67	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	14,390.72	15,537.78	16,499.51	16,803.08	18,333.81	18,762.28	21,258.12	21,482.25	21,199.67	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	61,830.06	59,957.51	8,388.96	8,276.90	11,984.88	15,899.51	9,392.74	5,401.88	6,210.37	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	50,700.80	51,415.57	3,971.06	3,930.91	3,728.36	3,875.06	1,566.85	1,913.33	2,041.96	
16 Depósitos de Bancos	11,129.26	8,541.94	4,417.90	4,345.99	8,256.52	12,024.45	7,825.90	3,488.55	4,168.41	
17 Patrimonio Total	8,656.52	8,369.33	7,619.02	8,879.56	8,151.73	8,294.40	10,236.43	10,354.48	10,315.51	
18 PROMEDIO (12 MESES)										
19 Total de Activos	85,460.97	84,478.84	33,079.00	34,517.71	62,182.20	64,100.86	37,257.53	36,092.08	38,642.70	
20 Activos Generadores de Ingresos	20,136.64	12,653.57	17,618.62	25,372.32	25,922.52	22,334.08	23,449.66	26,711.36	28,865.12	
21 Total de Prestamos	10,162.72	5,648.06	5,660.78	12,462.04	13,675.33	12,455.87	10,117.52	12,417.32	14,164.01	
22 Total de Inversiones	9,973.91	7,005.51	11,957.84	12,910.27	12,247.19	9,878.21	13,332.14	14,294.04	14,701.11	
23 Patrimonio Total	8,656.52	8,369.33	7,619.02	8,879.56	8,404.13	8,331.86	8,927.72	9,617.02	9,233.62	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	3,574.38	562.97	992.61	1,325.49	1,648.10	383.14	745.54	1,064.44	1,376.28	
26 Egreso de Operaciones	2,933.74	387.56	644.35	773.46	893.50	122.66	248.03	338.49	421.62	



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27 Ingreso Neto de Intereses	640.64	175.41	348.26	552.03	754.59	260.48	497.52	725.95	954.66			
28 Otros Ingresos	222.15	77.97	128.56	204.99	265.74	65.21	168.57	250.78	345.21			
29 Ingreso de Operaciones	862.79	253.38	476.83	757.02	1,020.33	325.69	666.08	976.73	1,299.87			
30 Egresos Generales	920.03	308.20	542.61	762.25	1,096.96	326.83	558.90	815.61	1,135.57			
31 Utilidad antes de Provisiones	-57.24	-54.81	-65.78	-5.24	-76.63	-1.14	107.19	161.12	164.30			
32 Utilidad del Periodo	224.74	-54.81	-805.12	-744.58	-1,328.60	-1.14	176.43	294.48	255.51			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	93.89	241.13	228.55	220.85	205.89	101.11	95.52	138.92	7.18			
35 Total Provisiones Para Préstamos	108.92	326.27	1,065.61	1,065.61	1,572.25	1,572.25	1,095.65	1,047.97	73.51			
36 Préstamos Vencidos / Préstamos Totales (%)	0.92	4.27	4.04	1.77	1.20	0.52	0.66	1.12	0.06			
37 Provisiones / Préstamos Vencidos (%)	116.01	135.31	466.24	482.51	763.62	1,555.00	1,147.04	754.34	1,024.56			
38 Provisiones para Préstamos / Préstamos Totales (%)	1.07	5.78	18.82	8.55	9.15	8.16	7.52	8.47	0.66			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	10.13	9.91	23.03	25.72	20.95	18.97	24.70	27.49	26.88			
41 Patrimonio / Activos Generadores de Ing. (%)	42.99	66.14	43.24	35.00	25.71	25.91	34.96	36.91	39.64			
42 Patrimonio / Préstamos Totales (%)	85.18	148.18	134.59	71.25	47.43	43.06	70.24	83.69	92.60			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	83.05	92.80	55.48	29.93	18.23	27.89	34.61	30.16	39.64			
45 Activos Líquidos / Activos Totales (%)	74.07	82.93	41.74	21.75	14.21	22.11	25.60	21.53	28.31			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	96.13	102.08	103.53	81.40	66.13	64.67	82.59	88.48	93.93			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	-1.73	-9.14	-3.91	-5.13	-0.02	1.50	1.47	0.89			
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	-0.26	-4.87	-2.88	-2.14	-0.01	0.95	1.09	0.66			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	-2.62	-21.13	-11.18	-15.81	-0.05	3.95	4.08	2.77			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	17.80	11.27	6.97	6.36	6.86	6.36	5.31	4.77			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	12.25	7.31	4.06	3.45	2.20	2.12	1.69	1.46			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.55	3.95	2.90	2.91	4.67	4.24	3.62	3.31	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	121.63	113.80	100.69	107.51	100.35	83.91	83.50	87.36	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.46	1.46	1.08	1.03	1.17	1.44	1.25	1.20	
56 PRODUCTIVIDAD										
57 Número de Empleados	17.00	17.00	17.00	17.00	17.00	16.00	16.00	17.00	16.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
59 Préstamos / Empleados	597.81	332.24	332.99	733.06	1,011.06	1,203.98	910.89	727.80	696.26	
60 Depósitos Totales / Empleados	4,483.58	4,440.90	1,464.03	1,475.29	1,783.45	2,166.36	1,915.68	1,581.42	1,713.13	
61 Utilidad Neta / Empleados	0.00	-3.22	-47.36	-43.80	-78.15	-0.07	11.03	17.32	15.97	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	-54.48	-48.24	25.26	9.12	-1.34	
64 Préstamos (%)	0.00	0.00	0.00	0.00	69.13	241.07	157.46	-0.72	-35.19	
65 Locales (%)	0.00	0.00	0.00	0.00	154.19	199.12	111.17	1.51	-39.98	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-30.57	1,079.17	1,084.35	-6.90	-14.59	
67 Depósitos (%)	0.00	0.00	0.00	0.00	-60.22	-54.09	23.15	7.19	-9.59	
68 Locales (%)	0.00	0.00	0.00	0.00	27.40	20.75	28.84	27.85	15.63	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-80.62	-73.48	11.97	-34.74	-48.18	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	-5.83	-0.90	34.35	16.61	26.54	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-97.92	-121.91	-139.55	-119.23	