



The International Commercial 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	182,287.69	175,990.57	176,907.89	181,845.03	190,128.34	195,336.81	193,147.11	198,766.48	205,191.04	
3 Activos Líquidos	74,006.96	77,212.56	81,740.69	85,657.16	96,265.75	104,592.16	100,231.68	101,142.86	108,336.88	
4 Total de Préstamos	100,814.37	91,293.30	89,217.72	91,218.56	87,122.91	86,059.15	88,133.62	92,481.85	88,196.66	
5 Locales	94,653.16	85,422.83	83,560.61	86,217.42	82,337.92	81,507.90	83,811.48	87,606.58	84,204.85	
6 Extranjeros	6,161.22	5,870.47	5,657.11	5,001.13	4,785.00	4,551.25	4,322.14	4,875.27	3,991.81	
7 Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8 Total de Depósitos	162,948.92	160,010.76	160,591.85	167,049.28	170,592.15	177,943.69	173,665.88	181,105.87	184,062.52	
9 Locales	95,296.34	93,481.88	93,318.54	101,252.75	107,302.93	112,454.08	108,231.58	116,315.63	121,153.19	
10 Depósitos de Oficiales	16.82	13.32	349.73	22.71	716.39	723.27	734.60	729.44	735.81	
11 Depósitos de Particulares	95,279.52	93,465.56	92,965.81	101,227.04	106,584.29	111,729.15	107,495.32	115,584.54	120,415.73	
12 Depósitos de Bancos	0.00	3.00	3.00	3.00	2.25	1.66	1.66	1.66	1.66	
13 Extranjeros	67,652.58	66,528.88	67,273.31	65,796.53	63,289.22	65,489.62	65,434.30	64,790.23	62,909.33	
14 Depósitos de Oficiales	919.08	0.00	1,089.68	399.82	375.80	933.40	109.00	118.78	99.81	
15 Depósitos de Particulares	19,979.64	19,712.66	18,715.81	17,152.02	18,791.64	17,595.58	17,103.05	17,697.20	17,335.06	
16 Depósitos de Bancos	46,753.86	46,816.22	47,467.83	48,244.70	44,121.78	46,960.63	48,222.25	46,974.26	45,474.46	
17 Patrimonio Total	8,869.74	8,217.33	8,512.58	8,918.43	11,473.76	10,359.03	10,845.64	11,566.40	12,275.95	
18 PROMEDIO (12 MESES)										
19 Total de Activos	182,287.69	175,990.57	176,907.89	181,845.03	186,208.02	185,663.69	185,027.50	190,305.76	197,659.69	
20 Activos Generadores de Ingresos	100,814.37	91,293.30	89,217.72	91,218.56	93,968.64	88,676.23	88,675.67	91,850.20	87,659.79	
21 Total de Prestamos	100,814.37	91,293.30	89,217.72	91,218.56	93,968.64	88,676.23	88,675.67	91,850.20	87,659.79	
22 Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
23 Patrimonio Total	8,869.74	8,217.33	8,512.58	8,918.43	10,171.75	9,288.18	9,679.11	10,242.42	11,874.86	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	12,060.15	2,263.76	4,383.94	6,391.42	8,347.58	1,769.56	3,506.58	5,231.87	7,005.71	
26 Egreso de Operaciones	6,968.59	1,147.96	2,157.86	3,102.40	3,936.85	731.91	1,426.58	2,015.17	2,585.43	



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27 Ingreso Neto de Intereses	5,091.55	1,115.80	2,226.07	3,289.01	4,410.73	1,037.65	2,080.00	3,216.70	4,420.29			
28 Otros Ingresos	1,645.56	378.75	771.61	1,157.38	1,568.77	317.30	673.19	1,049.90	1,468.52			
29 Ingreso de Operaciones	6,737.11	1,494.55	2,997.69	4,446.39	5,979.51	1,354.95	2,753.19	4,266.60	5,888.81			
30 Egresos Generales	4,267.66	990.31	1,844.59	2,729.16	3,679.10	983.59	1,891.56	2,682.88	3,584.76			
31 Utilidad antes de Provisiones	2,469.46	504.24	1,153.10	1,717.23	2,300.41	371.36	861.64	1,583.72	2,304.05			
32 Utilidad del Periodo	639.47	-14.67	280.58	686.43	1,473.76	359.03	845.64	1,566.40	2,275.95			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	2,649.27	2,552.34	1,595.01	1,087.52	1,234.47	1,231.28	1,517.55	1,564.13	770.87			
35 Total Provisiones Para Préstamos	3,087.27	3,544.44	3,086.10	2,227.67	1,991.30	2,017.86	1,939.70	1,977.09	1,267.64			
36 Préstamos Vencidos / Préstamos Totales (%)	2.63	2.80	1.79	1.19	1.42	1.43	1.72	1.69	0.87			
37 Provisiones / Préstamos Vencidos (%)	116.53	138.87	193.48	204.84	161.31	163.88	127.82	126.40	164.44			
38 Provisiones para Préstamos / Préstamos Totales (%)	3.06	3.88	3.46	2.44	2.29	2.34	2.20	2.14	1.44			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	4.87	4.67	4.81	4.90	6.03	5.30	5.62	5.82	5.98			
41 Patrimonio / Activos Generadores de Ing. (%)	8.80	9.00	9.54	9.78	13.17	12.04	12.31	12.51	13.92			
42 Patrimonio / Préstamos Totales (%)	8.80	9.00	9.54	9.78	13.17	12.04	12.31	12.51	13.92			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	45.42	48.25	50.90	51.28	56.43	58.78	57.72	55.85	58.86			
45 Activos Líquidos / Activos Totales (%)	40.60	43.87	46.21	47.10	50.63	53.54	51.89	50.89	52.80			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	45.42	48.25	50.90	51.28	56.43	58.78	57.72	55.85	58.86			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	-0.06	0.63	1.00	1.57	1.62	1.91	2.27	2.60			
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	-0.03	0.32	0.50	0.79	0.77	0.91	1.10	1.15			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	-0.71	6.59	10.26	14.49	15.46	17.47	20.39	19.17			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	9.92	9.83	9.34	8.88	7.98	7.91	7.59	7.99			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.03	4.84	4.53	4.19	3.30	3.22	2.93	2.95			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.89	4.99	4.81	4.69	4.68	4.69	4.67	5.04	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	66.26	61.53	61.38	61.53	72.59	68.70	62.88	60.87	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.66	1.73	1.69	1.67	1.43	1.52	1.52	1.68	
56 PRODUCTIVIDAD										
57 Número de Empleados	54.00	53.00	53.00	53.00	52.00	52.00	53.00	52.00	52.00	
58 Número de Sucursales	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
59 Préstamos / Empleados	1,866.93	1,722.52	1,683.35	1,721.10	1,675.44	1,654.98	1,662.90	1,778.50	1,696.09	
60 Depósitos Totales / Empleados	3,017.57	3,019.07	3,030.03	3,151.87	3,280.62	3,421.99	3,276.71	3,482.81	3,539.66	
61 Utilidad Neta / Empleados	0.00	-0.28	5.29	12.95	28.34	6.90	15.96	30.12	43.77	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	4.30	10.99	9.18	9.31	7.92	
64 Préstamos (%)	0.00	0.00	0.00	0.00	-13.58	-5.73	-1.22	1.38	1.23	
65 Locales (%)	0.00	0.00	0.00	0.00	-13.01	-4.58	0.30	1.61	2.27	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-22.34	-22.47	-23.60	-2.52	-16.58	
67 Depósitos (%)	0.00	0.00	0.00	0.00	4.69	11.21	8.14	8.41	7.90	
68 Locales (%)	0.00	0.00	0.00	0.00	12.60	20.30	15.98	14.88	12.91	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-6.45	-1.56	-2.73	-1.53	-0.60	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	29.36	26.06	27.41	29.69	6.99	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-2,548.19	201.38	128.19	54.43	