



The International Commercial Bank of China
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002		2003				2004			
	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	190,128.34	195,336.81	193,147.11	198,766.48	198,981.41	208,415.41	200,947.27	201,311.50	200,710.26	
3 Activos Líquidos	96,265.75	104,592.16	100,231.68	101,142.86	105,773.31	111,332.09	100,750.27	96,678.58	93,549.34	
4 Total de Préstamos	87,122.91	86,059.15	88,133.62	92,481.85	88,196.66	90,286.21	92,094.32	98,951.02	102,697.09	
5 Locales	82,337.92	81,507.90	83,811.48	87,606.58	84,204.85	86,379.62	88,408.71	95,491.91	99,453.07	
6 Extranjeros	4,785.00	4,551.25	4,322.14	4,875.27	3,991.81	3,906.59	3,685.61	3,459.11	3,244.02	
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	170,592.15	177,943.69	173,665.88	181,105.87	184,062.52	190,335.32	181,272.49	179,937.85	182,796.76	
9 Locales	107,302.93	112,454.08	108,231.58	116,315.63	121,153.19	117,200.02	116,233.06	114,496.76	118,907.11	
10 Depósitos de Oficiales	716.39	723.27	734.60	729.44	735.81	644.67	489.14	1,045.33	1,027.00	
11 Depósitos de Particulares	106,584.29	111,729.15	107,495.32	115,584.54	120,415.73	116,553.71	115,742.28	113,449.82	117,878.52	
12 Depósitos de Bancos	2.25	1.66	1.66	1.66	1.66	1.64	1.64	1.61	1.60	
13 Extranjeros	63,289.22	65,489.62	65,434.30	64,790.23	62,909.33	73,135.30	65,039.44	65,441.09	63,889.65	
14 Depósitos de Oficiales	375.80	933.40	109.00	118.78	99.81	1,993.02	692.13	1,378.73	881.11	
15 Depósitos de Particulares	18,791.64	17,595.58	17,103.05	17,697.20	19,065.06	16,820.20	17,844.76	16,382.59	16,077.71	
16 Depósitos de Bancos	44,121.78	46,960.63	48,222.25	46,974.26	43,744.46	54,322.09	46,502.55	47,679.77	46,930.83	
17 Patrimonio Total	11,473.76	10,359.03	10,845.64	11,566.40	11,697.54	10,486.34	11,000.78	11,996.63	13,036.52	
18 PROMEDIO (12 MESES)										
19 Total de Activos	186,208.02	185,663.69	185,027.50	190,305.76	194,554.87	201,876.11	197,047.19	200,038.99	199,845.83	
20 Activos Generadores de Ingresos	93,968.64	88,676.23	88,675.67	91,850.20	87,659.79	88,172.68	90,113.97	95,716.43	95,446.88	
21 Total de Prestamos	93,968.64	88,676.23	88,675.67	91,850.20	87,659.79	88,172.68	90,113.97	95,716.43	95,446.88	
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	10,171.75	9,288.18	9,679.11	10,242.42	11,585.65	10,422.68	10,923.21	11,781.52	12,367.03	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	8,347.58	1,769.56	3,506.58	5,231.87	7,005.71	1,671.49	3,403.15	5,280.52	7,404.51	
26 Egreso de Operaciones	3,936.85	731.91	1,426.58	2,015.17	2,585.43	567.12	1,137.20	1,766.35	2,537.17	



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27 Ingreso Neto de Intereses	4,410.73	1,037.65	2,080.00	3,216.70	4,420.29	1,104.38	2,265.96	3,514.17	4,867.34	
28 Otros Ingresos	1,568.77	317.30	673.19	1,049.90	1,468.52	394.42	819.75	1,348.47	1,861.23	
29 Ingreso de Operaciones	5,979.51	1,354.95	2,753.19	4,266.60	5,888.81	1,498.80	3,085.71	4,862.64	6,728.56	
30 Egresos Generales	3,679.10	983.59	1,891.56	2,682.88	4,163.17	953.67	1,757.12	2,559.62	3,363.07	
31 Utilidad Antes de Provisiones	2,300.41	371.36	861.64	1,583.72	1,725.64	545.12	1,328.59	2,303.02	3,365.49	
32 Utilidad del Periodo	1,473.76	359.03	845.64	1,566.40	1,697.54	486.34	1,000.78	1,996.63	3,036.52	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	1,234.47	1,231.28	1,517.55	1,564.13	770.87	1,130.21	1,427.14	1,465.15	1,355.85	
35 Total Provisiones Para Préstamos	1,991.30	2,017.86	1,939.70	1,977.09	1,267.64	1,354.99	1,597.93	1,651.49	1,635.53	
36 Préstamos Vencidos / Préstamos Totales (%)	1.42	1.43	1.72	1.69	0.87	1.25	1.55	1.48	1.32	
37 Provisiones / Préstamos Vencidos (%)	161.31	163.88	127.82	126.40	164.44	119.89	111.97	112.72	120.63	
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.29	2.34	2.20	2.14	1.44	1.50	1.74	1.67	1.59	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	6.03	5.30	5.62	5.82	5.88	5.03	5.47	5.96	6.50	
41 Patrimonio / Activos Generadores de Ing. (%)	13.17	12.04	12.31	12.51	13.26	11.61	11.95	12.12	12.69	
42 Patrimonio / Préstamos Totales (%)	13.17	12.04	12.31	12.51	13.26	11.61	11.95	12.12	12.69	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	56.43	58.78	57.72	55.85	57.47	58.49	55.58	53.73	51.18	
45 Activos Líquidos / Activos Totales (%)	50.63	53.54	51.89	50.89	53.16	53.42	50.14	48.02	46.61	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	56.43	58.78	57.72	55.85	57.47	58.49	55.58	53.73	51.18	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.57	1.62	1.91	2.27	1.94	2.21	2.22	2.78	3.18	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.79	0.77	0.91	1.10	0.87	0.96	1.02	1.33	1.52	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	14.49	15.46	17.47	20.39	14.65	18.66	18.32	22.60	24.55	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.88	7.98	7.91	7.59	7.99	7.58	7.55	7.36	7.76	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.19	3.30	3.22	2.93	2.95	2.57	2.52	2.46	2.66	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.69	4.68	4.69	4.67	5.04	5.01	5.03	4.90	5.10			
54 Egresos Generales / Ingresos de Operaciones (%)	61.53	72.59	68.70	62.88	70.70	63.63	56.94	52.64	49.98			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.67	1.43	1.52	1.52	1.68	1.79	1.82	1.88	1.95			
56 PRODUCTIVIDAD												
57 Número de Empleados	52.00	52.00	53.00	52.00	52.00	51.00	51.00	51.00	52.00			
58 Número de Sucursales	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00			
59 Préstamos / Empleados	1,675.44	1,654.98	1,662.90	1,778.50	1,696.09	1,770.32	1,805.77	1,940.22	1,974.94			
60 Depósitos Totales / Empleados	3,280.62	3,421.99	3,276.71	3,482.81	3,539.66	3,732.07	3,554.36	3,528.19	3,515.32			
61 Utilidad Neta / Empleados	28.34	6.90	15.96	30.12	32.65	9.54	19.62	39.15	58.39			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	4.30	10.99	9.18	9.31	4.66	6.70	4.04	1.28	0.87			
64 Préstamos (%)	-13.58	-5.73	-1.22	1.38	1.23	4.91	4.49	7.00	16.44			
65 Locales (%)	-13.01	-4.58	0.30	1.61	2.27	5.98	5.49	9.00	18.11			
66 Extranjeros (%)	-22.34	-22.47	-23.60	-2.52	-16.58	-14.16	-14.73	-29.05	-18.73			
67 Depósitos (%)	4.69	11.21	8.14	8.41	7.90	6.96	4.38	-0.64	-0.69			
68 Locales (%)	12.60	20.30	15.98	14.88	12.91	4.22	7.39	-1.56	-1.85			
69 Extranjeros (%)	-6.45	-1.56	-2.73	-1.53	-0.60	11.67	-0.60	1.00	1.56			
70 Patrimonio (%)	29.36	26.06	27.41	29.69	1.95	1.23	1.43	3.72	11.45			
71 Utilidad Neta (%)	-594.02	-2,548.19	201.38	128.19	15.18	35.46	18.35	27.47	78.88			