



**Bank of China Limited**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2003			2004			2005			
	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	38,287.95	39,532.00	41,916.53	43,316.76	45,902.78	45,740.89	47,475.70	44,814.85	46,064.47	
3 Activos Líquidos	10,864.24	10,989.66	6,181.44	5,649.96	8,064.79	7,638.06	7,341.23	4,666.57	4,948.21	
4 Total de Préstamos	11,101.47	12,108.24	19,817.31	20,540.28	21,796.42	21,980.60	23,228.07	23,346.79	24,328.42	
5 Locales	8,327.29	9,451.91	13,227.55	14,070.75	15,326.89	15,635.18	18,363.72	20,409.25	18,126.78	
6 Extranjeros	2,774.18	2,656.33	6,589.76	6,469.53	6,469.53	6,345.42	4,864.36	2,937.53	6,201.64	
7 Total de Inversiones	14,763.66	14,846.94	14,334.76	15,549.03	14,391.22	14,478.48	15,441.87	14,972.14	14,931.93	
8 Total de Depósitos	27,410.04	28,504.02	31,148.23	32,338.78	35,089.89	34,508.57	36,394.52	33,836.37	35,094.17	
9 Locales	21,199.67	22,246.46	25,350.95	21,192.45	21,477.52	20,540.57	19,316.20	19,802.53	19,671.46	
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	21,199.67	22,246.46	25,350.95	21,192.45	21,477.52	20,540.57	19,316.20	19,802.53	19,671.46	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	6,210.37	6,257.57	5,797.28	11,146.33	13,612.37	13,968.00	17,078.32	14,033.84	15,422.71	
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	2,041.96	2,080.13	2,151.77	5,645.62	8,011.93	7,695.95	7,560.01	4,430.74	3,533.62	
16 Depósitos de Bancos	4,168.41	4,177.43	3,645.51	5,500.71	5,600.44	6,272.05	9,518.31	9,603.11	11,889.10	
17 Patrimonio Total	10,378.20	10,383.28	10,123.65	10,254.09	10,265.50	10,356.57	9,955.71	10,346.78	10,294.76	
18 PROMEDIO (12 MESES)										
19 Total de Activos	38,595.69	41,627.44	41,676.30	40,491.61	42,095.36	42,636.44	44,696.11	44,065.81	45,983.62	
20 Activos Generadores de Ingresos	28,786.77	29,484.88	31,716.38	32,069.86	31,026.39	31,707.13	36,411.01	37,204.11	37,724.00	
21 Total de Prestamos	14,144.70	15,685.96	17,195.78	16,456.44	16,448.95	17,044.42	21,522.69	21,943.53	23,062.42	
22 Total de Inversiones	14,642.07	13,798.92	14,520.60	15,613.42	14,577.44	14,662.71	14,888.31	15,260.58	14,661.58	
23 Patrimonio Total	9,264.97	9,338.84	10,180.04	10,304.29	10,321.85	10,369.93	10,039.68	10,300.43	10,280.13	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	1,376.28	300.63	597.80	952.98	1,358.39	427.00	827.68	1,230.60	1,741.67	
26 Egreso de Operaciones	421.62	85.08	170.86	266.80	395.82	138.19	321.11	519.39	757.17	



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27 Ingreso Neto de Intereses	954.66	215.55	426.93	686.18	962.58	288.81	506.57	711.21	984.50	
28 Otros Ingresos	345.21	92.06	183.79	285.82	363.70	127.01	262.87	288.69	373.34	
29 Ingreso de Operaciones	1,299.87	307.61	610.72	972.00	1,326.28	415.82	769.45	999.91	1,357.84	
30 Egresos Generales	1,172.89	339.84	615.18	846.02	1,245.55	324.75	548.94	482.23	892.18	
31 Utilidad Antes de Provisiones	126.98	-32.23	-4.46	125.98	80.72	91.07	220.51	517.68	465.66	
32 Utilidad del Periodo	318.20	67.77	63.65	194.09	148.83	91.07	-216.95	80.22	28.20	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	60.06	7.18	0.00	0.00	166.86	490.93	388.84	349.44	1,147.40	
35 Total Provisiones Para Préstamos	112.14	112.14	200.17	207.48	220.17	222.03	647.05	348.96	447.79	
36 Préstamos Vencidos / Préstamos Totales (%)	0.54	0.06	0.00	0.00	0.77	2.23	1.67	1.50	4.72	
37 Provisiones / Préstamos Vencidos (%)	186.70	1,562.87	0.00	0.00	131.95	45.23	166.40	99.86	39.03	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.01	0.93	1.01	1.01	1.01	1.01	2.79	1.49	1.84	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	27.11	26.27	24.15	23.67	22.36	22.64	20.97	23.09	22.35	
41 Patrimonio / Activos Generadores de Ing. (%)	40.12	38.52	29.64	28.41	28.37	28.41	25.75	27.00	26.22	
42 Patrimonio / Préstamos Totales (%)	93.48	85.75	51.08	49.92	47.10	47.12	42.86	44.32	42.32	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	39.64	38.55	19.85	17.47	22.98	22.13	20.17	13.79	14.10	
45 Activos Líquidos / Activos Totales (%)	28.38	27.80	14.75	13.04	17.57	16.70	15.46	10.41	10.74	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	93.50	90.64	65.87	65.55	64.00	64.09	62.60	58.04	56.65	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.11	0.92	0.40	0.81	0.48	1.15	-1.19	0.29	0.07	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.82	0.65	0.31	0.64	0.35	0.85	-0.97	0.24	0.06	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	3.43	2.90	1.25	2.51	1.44	3.51	-4.32	1.04	0.27	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.78	4.08	3.77	3.96	4.38	5.39	4.55	4.41	4.62	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.46	1.15	1.08	1.11	1.28	1.74	1.76	1.86	2.01	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.32	2.92	2.69	2.85	3.10	3.64	2.78	2.55	2.61	
54 Egresos Generales / Ingresos de Operaciones (%)	90.23	110.48	100.73	87.04	93.91	78.10	71.34	48.23	65.71	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.20	1.25	1.16	1.19	1.17	1.60	1.44	1.03	0.99	
56 PRODUCTIVIDAD										
57 Número de Empleados	16.00	16.00	18.00	17.00	17.00	16.00	17.00	17.00	18.00	
58 Número de Sucursales	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	693.84	756.76	1,100.96	1,208.25	1,282.14	1,373.79	1,366.36	1,373.34	1,351.58	
60 Depósitos Totales / Empleados	1,713.13	1,781.50	1,730.46	1,902.28	2,064.11	2,156.79	2,140.85	1,990.37	1,949.68	
61 Utilidad Neta / Empleados	19.89	4.24	3.54	11.42	8.75	5.69	-12.76	4.72	1.57	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-1.58	-9.59	1.16	15.00	19.89	15.71	13.26	3.46	0.35	
64 Préstamos (%)	-35.41	-37.14	35.97	66.01	96.34	81.53	17.21	13.66	11.62	
65 Locales (%)	-40.26	-41.25	16.18	51.23	84.06	65.42	38.83	45.05	18.27	
66 Extranjeros (%)	-14.59	-16.33	106.65	110.82	133.20	138.88	-26.18	-54.59	-4.14	
67 Depósitos (%)	-9.59	-17.77	1.62	20.29	28.02	21.07	16.84	4.63	0.01	
68 Locales (%)	15.63	18.57	19.25	-1.35	1.31	-7.67	-23.80	-6.56	-8.41	
69 Extranjeros (%)	-48.18	-60.64	-38.28	106.34	119.19	123.22	194.59	25.91	13.30	
70 Patrimonio (%)	27.31	25.18	-1.10	-0.97	-1.09	-0.26	-1.66	0.90	0.29	
71 Utilidad Neta (%)	-123.95	-6,037.18	-63.92	-34.09	-53.23	34.39	-440.87	-58.67	-81.05	