



The International Commercial Bank of China
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	198,981.41	208,415.41	200,947.27	201,311.50	198,575.72	201,842.19	190,183.36	188,599.64	199,126.60	
3 Activos Líquidos	105,773.31	111,332.09	100,750.27	96,678.58	91,643.30	95,713.70	80,286.17	68,471.83	84,207.20	
4 Total de Préstamos	88,196.66	90,286.21	92,094.32	98,951.02	102,697.09	99,516.53	104,542.78	112,524.42	104,723.54	
5 Locales	84,204.85	86,379.62	88,408.71	95,491.91	99,494.82	96,185.31	101,344.63	109,248.12	101,716.77	
6 Extranjeros	3,991.81	3,906.59	3,685.61	3,459.11	3,202.27	3,331.22	3,198.15	3,276.30	3,006.76	
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	184,062.52	190,335.32	181,272.49	179,937.85	182,796.76	182,405.23	170,656.61	168,045.99	175,079.36	
9 Locales	121,153.19	117,200.02	116,233.06	114,496.76	118,907.11	121,035.22	109,415.41	108,711.26	116,586.38	
10 Depósitos de Oficiales	735.81	644.67	489.14	1,045.33	1,027.00	1,030.21	0.00	0.00	0.00	
11 Depósitos de Particulares	120,415.73	116,553.71	115,742.28	113,449.82	117,878.52	120,003.43	109,413.83	108,690.99	116,526.27	
12 Depósitos de Bancos	1.66	1.64	1.64	1.61	1.60	1.58	1.58	20.27	60.11	
13 Extranjeros	62,909.33	73,135.30	65,039.44	65,441.09	63,889.65	61,370.01	61,241.19	59,334.73	58,492.98	
14 Depósitos de Oficiales	99.81	1,993.02	692.13	1,378.73	881.11	269.79	89.66	240.77	388.53	
15 Depósitos de Particulares	19,065.06	16,820.20	17,844.76	16,382.59	16,077.71	16,847.91	16,385.91	16,002.15	15,827.24	
16 Depósitos de Bancos	43,744.46	54,322.09	46,502.55	47,679.77	46,930.83	44,252.31	44,765.63	43,091.80	42,277.21	
17 Patrimonio Total	11,697.54	10,486.34	11,000.78	11,996.63	12,321.35	10,763.61	11,791.71	12,995.40	13,868.04	
18 PROMEDIO (12 MESES)										
19 Total de Activos	194,554.87	201,876.11	197,047.19	200,038.99	198,778.56	205,128.80	195,565.31	194,955.57	198,851.16	
20 Activos Generadores de Ingresos	87,659.79	88,172.68	90,113.97	95,716.43	95,446.88	94,901.37	98,318.55	105,737.72	103,710.31	
21 Total de Prestamos	87,659.79	88,172.68	90,113.97	95,716.43	95,446.88	94,901.37	98,318.55	105,737.72	103,710.31	
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	11,585.65	10,422.68	10,923.21	11,781.52	12,009.45	10,624.97	11,396.24	12,496.01	13,094.70	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	7,005.71	1,671.49	3,403.15	5,280.52	7,394.50	2,234.71	4,693.63	7,247.85	10,198.64	
26 Egreso de Operaciones	2,585.43	567.12	1,137.20	1,766.35	2,523.91	895.03	1,958.94	3,017.82	4,397.46	



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27 Ingreso Neto de Intereses	4,420.29	1,104.38	2,265.96	3,514.17	4,870.59	1,339.68	2,734.69	4,230.03	5,801.18	
28 Otros Ingresos	1,468.52	394.42	819.75	1,348.47	1,871.24	450.03	929.74	1,418.41	1,883.45	
29 Ingreso de Operaciones	5,888.81	1,498.80	3,085.71	4,862.64	6,741.83	1,789.72	3,664.43	5,648.44	7,684.63	
30 Egresos Generales	4,163.17	953.67	1,757.12	2,559.62	4,091.51	1,014.49	1,769.39	2,589.85	3,459.32	
31 Utilidad Antes de Provisiones	1,725.64	545.12	1,328.59	2,303.02	2,650.32	775.23	1,895.04	3,058.59	4,225.32	
32 Utilidad del Periodo	1,697.54	486.34	1,000.78	1,996.63	2,321.35	763.61	1,791.71	2,995.40	3,868.04	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	770.87	1,130.21	1,427.14	1,465.15	1,355.85	1,455.44	1,353.26	1,322.30	1,355.84	
35 Total Provisiones Para Préstamos	1,267.64	1,354.99	1,597.93	1,651.49	1,635.53	1,656.25	1,737.28	1,831.07	1,911.60	
36 Préstamos Vencidos / Préstamos Totales (%)	0.87	1.25	1.55	1.48	1.32	1.46	1.29	1.18	1.29	
37 Provisiones / Préstamos Vencidos (%)	164.44	119.89	111.97	112.72	120.63	113.80	128.38	138.48	140.99	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.44	1.50	1.74	1.67	1.59	1.66	1.66	1.63	1.83	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	5.88	5.03	5.47	5.96	6.20	5.33	6.20	6.89	6.96	
41 Patrimonio / Activos Generadores de Ing. (%)	13.26	11.61	11.95	12.12	12.00	10.82	11.28	11.55	13.24	
42 Patrimonio / Préstamos Totales (%)	13.26	11.61	11.95	12.12	12.00	10.82	11.28	11.55	13.24	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	57.47	58.49	55.58	53.73	50.13	52.47	47.05	40.75	48.10	
45 Activos Líquidos / Activos Totales (%)	53.16	53.42	50.14	48.02	46.15	47.42	42.22	36.31	42.29	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	57.47	58.49	55.58	53.73	50.13	52.47	47.05	40.75	48.10	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.94	2.21	2.22	2.78	2.43	3.22	3.64	3.78	3.73	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.87	0.96	1.02	1.33	1.17	1.49	1.83	2.05	1.95	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	14.65	18.66	18.32	22.60	19.33	28.75	31.44	31.96	29.54	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.99	7.58	7.55	7.36	7.75	9.42	9.55	9.14	9.83	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.95	2.57	2.52	2.46	2.64	3.77	3.98	3.81	4.24	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.04	5.01	5.03	4.90	5.10	5.65	5.56	5.33	5.59	
54 Egresos Generales / Ingresos de Operaciones (%)	70.70	63.63	56.94	52.64	60.69	56.68	48.29	45.85	45.02	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.68	1.79	1.82	1.88	1.96	1.90	1.89	1.79	1.82	
56 PRODUCTIVIDAD										
57 Número de Empleados	52.00	51.00	51.00	51.00	52.00	51.00	51.00	51.00	50.00	
58 Número de Sucursales	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	1,696.09	1,770.32	1,805.77	1,940.22	1,974.94	1,951.30	2,049.86	2,206.36	2,094.47	
60 Depósitos Totales / Empleados	3,539.66	3,732.07	3,554.36	3,528.19	3,515.32	3,576.57	3,346.21	3,295.02	3,501.59	
61 Utilidad Neta / Empleados	32.65	9.54	19.62	39.15	44.64	14.97	35.13	58.73	77.36	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	4.66	6.70	4.04	1.28	-0.20	-3.15	-5.36	-6.31	0.28	
64 Préstamos (%)	1.23	4.91	4.49	7.00	16.44	10.22	13.52	13.72	1.97	
65 Locales (%)	2.27	5.98	5.49	9.00	18.16	11.35	14.63	14.41	2.23	
66 Extranjeros (%)	-16.58	-14.16	-14.73	-29.05	-19.78	-14.73	-13.23	-5.29	-6.11	
67 Depósitos (%)	7.90	6.96	4.38	-0.64	-0.69	-4.17	-5.86	-6.61	-4.22	
68 Locales (%)	12.91	4.22	7.39	-1.56	-1.85	3.27	-5.87	-5.05	-1.95	
69 Extranjeros (%)	-0.60	11.67	-0.60	1.00	1.56	-16.09	-5.84	-9.33	-8.45	
70 Patrimonio (%)	1.95	1.23	1.43	3.72	5.33	2.64	7.19	8.33	12.55	
71 Utilidad Neta (%)	15.18	35.46	18.35	27.47	36.75	57.01	79.03	50.02	66.63	