



Bank of China Limited
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	36,577.63	34,994.26	35,498.96	38,942.68	38,275.76	198,253.28	194,087.89	153,948.73	98,964.72	
Activos Líquidos	2,336.54	10,920.13	6,224.52	5,657.78	14,747.24	2,499.64	84,732.97	37,944.31	5,576.86	
Total de Préstamos	17,257.74	17,049.47	12,529.71	16,589.88	15,699.35	186,270.79	103,983.99	110,774.58	90,554.29	
Locales	14,867.08	14,799.41	10,479.65	11,685.45	10,616.23	11,619.82	16,397.54	17,185.49	19,106.63	
Extranjeros	2,390.66	2,250.06	2,050.06	4,904.43	5,083.12	174,650.97	87,586.45	93,589.09	71,447.66	
Total de Inversiones	15,151.14	4,857.77	14,284.83	14,456.92	6,050.50	7,136.15	2,202.62	2,224.31	993.59	
Total de Depósitos	25,943.92	23,939.88	24,383.40	26,745.50	26,777.71	186,363.22	180,774.95	140,998.01	86,561.47	
Locales	17,981.37	17,655.73	18,309.99	19,660.17	19,967.02	20,060.79	20,011.72	21,251.85	26,128.61	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	17,952.46	17,626.82	18,309.99	19,660.17	19,967.02	20,060.79	20,011.72	21,251.85	26,128.61	
Depósitos de Bancos	28.91	28.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	7,962.54	6,284.14	6,073.41	7,085.33	6,810.69	166,302.44	160,763.23	119,746.16	60,432.87	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	2,292.12	2,355.17	1,612.62	2,391.54	1,510.66	1,193.99	1,691.35	2,683.01	2,804.34	
Depósitos de Bancos	5,670.42	3,928.97	4,460.78	4,693.80	5,300.03	165,108.45	159,071.89	117,063.15	57,628.52	
Patrimonio Total	9,700.06	9,692.34	9,714.16	10,776.39	10,608.00	10,352.08	10,707.26	10,892.63	11,020.23	
PROMEDIO (12 MESES)										
Total de Activos	41,329.69	40,919.25	35,924.11	38,163.90	37,426.69	116,623.77	114,793.43	96,445.70	68,620.24	
Activos Generadores de Ingresos	36,047.12	32,487.81	29,678.23	32,428.61	27,079.36	107,657.09	66,500.58	72,022.85	56,648.86	
Total de Prestamos	20,793.08	22,668.07	15,126.50	17,736.42	16,478.54	101,660.13	58,256.85	63,682.23	53,126.82	
Total de Inversiones	15,254.04	9,819.74	14,551.73	14,692.18	10,600.82	5,996.96	8,243.73	8,340.61	3,522.04	
Patrimonio Total	10,046.01	10,039.04	9,927.97	10,489.24	10,154.03	10,022.21	10,210.71	10,834.51	10,814.11	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	2,040.72	473.53	959.39	1,510.62	1,973.01	803.27	2,689.91	4,359.89	5,327.85	
Egreso de Operaciones	755.09	191.29	392.64	590.09	791.51	498.90	1,953.69	3,202.98	3,800.22	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	1,285.63	282.24	566.75	920.53	1,181.50	304.37	736.22	1,156.91	1,527.63
Otros Ingresos	359.02	83.16	163.96	252.40	344.17	109.01	209.97	318.28	411.40
Ingreso de Operaciones	1,644.65	365.40	730.71	1,172.93	1,525.67	413.38	946.19	1,475.19	1,939.03
Egresos Generales	2,075.07	373.12	716.60	1,096.60	1,617.73	669.30	846.93	1,190.56	1,526.80
Utilidad Antes de Provisiones	-430.42	-7.72	14.10	76.33	-92.06	-255.92	99.26	284.63	412.23
Utilidad del Periodo	-430.42	-7.72	14.10	76.33	-92.06	-255.92	99.26	284.63	412.23
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	1,100.39	1,098.22	895.22	892.79	888.26	835.71	830.51	625.89	621.87
Total Provisiones Para Préstamos	719.60	716.89	776.39	773.88	878.07	1,192.87	1,050.36	1,119.04	914.69
Préstamos Vencidos / Préstamos Totales (%)	6.38	6.44	7.14	5.38	5.66	0.45	0.80	0.57	0.69
Provisiones / Préstamos Vencidos (%)	65.39	65.28	86.73	86.68	98.85	142.74	126.47	178.79	147.09
Provisiones Para Préstamos / Préstamos Totales (%)	4.17	4.20	6.20	4.66	5.59	0.64	1.01	1.01	1.01
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	26.52	27.70	27.36	27.67	27.71	5.22	5.52	7.08	11.14
Patrimonio / Activos Generadores de Ing. (%)	29.93	44.24	36.23	34.71	48.77	5.35	10.08	9.64	12.04
Patrimonio / Préstamos Totales (%)	56.21	56.85	77.53	64.96	67.57	5.56	10.30	9.83	12.17
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	9.01	45.61	25.53	21.15	55.07	1.34	46.87	26.91	6.44
Activos Líquidos / Activos Totales (%)	6.39	31.21	17.53	14.53	38.53	1.26	43.66	24.65	5.64
Activos Líquidos + Inversiones / Depósitos Totales (%)	67.41	65.91	84.11	75.21	77.67	5.17	48.09	28.49	7.59
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-1.19	-0.10	0.10	0.31	-0.34	-0.95	0.30	0.53	0.73
Utilidad Neta / Total de Activos (Promedio) (%)	-1.04	-0.08	0.08	0.27	-0.25	-0.88	0.17	0.39	0.60
Utilidad Neta / Patrimonio Total (Promedio) (%)	-4.28	-0.31	0.28	0.97	-0.91	-10.21	1.94	3.50	3.81
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.66	5.83	6.47	6.21	7.29	2.98	8.09	8.07	9.41
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.09	2.36	2.65	2.43	2.92	1.85	5.88	5.93	6.71
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.57	3.48	3.82	3.78	4.36	1.13	2.21	2.14	2.70
Egresos Generales / Ingresos de Operaciones (%)	126.17	102.11	98.07	93.49	106.03	161.91	89.51	80.71	78.74



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.00	1.02	1.10	1.04	1.27	0.41	0.63	0.59	0.73
PRODUCTIVIDAD									
Número de Empleados	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	16.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	1,150.52	1,136.63	835.31	1,105.99	1,046.62	12,418.05	6,932.27	7,384.97	5,659.64
Depósitos Totales / Empleados	1,729.59	1,595.99	1,625.56	1,783.03	1,785.18	12,424.21	12,051.66	9,399.87	5,410.09
Utilidad Neta / Empleados	-28.69	-0.51	0.94	5.09	-6.14	-17.06	6.62	18.98	25.76
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-20.62	-25.30	-2.34	4.17	4.64	466.53	446.74	295.32	158.56
Préstamos (%)	-29.06	-39.73	-29.30	-12.14	-9.03	992.53	729.90	567.72	476.80
Locales (%)	-17.98	-6.99	-30.12	-28.28	-28.59	-21.48	56.47	47.07	79.98
Extranjeros (%)	-61.45	-81.82	-24.79	89.31	112.62	7,662.06	4,172.39	1,808.26	1,305.59
Depósitos (%)	-26.07	-31.93	-2.14	1.30	3.21	678.46	641.39	427.18	223.26
Locales (%)	-8.68	-5.48	-2.85	10.54	11.04	13.62	9.29	8.10	30.86
Extranjeros (%)	-48.30	-61.89	0.07	-17.76	-14.47	2,546.38	2,547.00	1,590.06	787.32
Patrimonio (%)	-6.66	-6.68	-4.22	5.63	9.36	6.81	10.22	1.08	3.89
Utilidad Neta (%)	-1,626.46	-110.58	24.90	6.60	-78.61	3,215.87	603.83	272.90	-547.76
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	16,872.21	16,664.20	11,470.47	16,120.57	15,338.71	186,627.95	104,203.84	111,267.73	90,847.11
Mencion Especial	4.74	3.94	3.59	0.00	0.00	0.00	0.00	0.00	0.00
Subnormal	800.00	800.00	1,536.82	950.41	600.00	200.00	200.00	0.00	0.00
Dudoso	300.39	298.22	295.22	292.79	638.71	635.71	630.51	625.89	621.87
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	7.40	7.36	7.17	7.33	7.11	6.60	6.43	6.50	7.00
Resto del País	6.46	6.20	6.09	6.00	5.17	5.14	5.75	5.89	6.00
Al por Menor	7.61	7.55	7.50	7.50	7.23	7.00	6.87	6.75	6.86



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Consumo									
Vivienda Hipotecaria	9.00	8.00	7.00	7.00	7.00	6.00	6.00	6.50	6.50
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	5.87	6.86	4.86	5.60	5.00	5.00	5.00	5.00	3.00
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	3.06	3.49	3.82	3.95	4.09	3.86	3.44	0.00	2.82
Persona Juridica	3.00	3.00	3.00	4.50	5.00	5.00	5.00	0.00	0.00