



Bank of China Limited
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	38,275.76	198,253.28	194,087.89	153,948.73	98,964.72	67,423.40	88,212.46	102,816.15	82,313.36	
Activos Líquidos	14,747.24	2,499.64	84,732.97	37,944.31	5,576.86	3,204.43	1,117.16	2,732.66	8,480.04	
Total de Préstamos	15,699.35	186,270.79	103,983.99	110,774.58	90,554.29	57,555.75	80,226.04	93,381.72	68,594.31	
Locales	10,616.23	11,619.82	16,397.54	17,185.49	19,106.63	20,258.20	21,069.06	16,599.33	13,985.24	
Extranjeros	5,083.12	174,650.97	87,586.45	93,589.09	71,447.66	37,297.55	59,156.98	76,782.39	54,609.07	
Total de Inversiones	6,050.50	7,136.15	2,202.62	2,224.31	993.59	4,973.04	5,020.10	5,070.91	3,723.62	
Total de Depósitos	26,777.71	186,363.22	180,774.95	140,998.01	86,561.47	55,242.52	75,912.65	89,312.31	70,325.46	
Locales	19,967.02	20,060.79	20,011.72	21,251.85	26,128.61	29,014.54	32,120.84	24,853.90	26,348.89	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	19,967.02	20,060.79	20,011.72	21,251.85	26,128.61	29,014.54	32,120.84	24,853.90	26,348.89	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	6,810.69	166,302.44	160,763.23	119,746.16	60,432.87	26,227.98	43,791.81	64,458.40	43,976.58	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	1,510.66	1,193.99	1,691.35	2,683.01	2,804.34	3,135.04	3,788.58	4,095.03	3,286.18	
Depósitos de Bancos	5,300.03	165,108.45	159,071.89	117,063.15	57,628.52	23,092.93	40,003.23	60,363.37	40,690.39	
Patrimonio Total	10,608.00	10,352.08	10,707.26	10,892.63	11,020.23	11,390.00	11,145.15	11,083.80	11,162.48	
PROMEDIO (12 MESES)										
Total de Activos	37,426.69	116,623.77	114,793.43	96,445.70	68,620.24	132,838.34	141,150.18	128,382.44	90,639.04	
Activos Generadores de Ingresos	27,079.36	107,657.09	66,500.58	72,022.85	56,648.86	127,967.86	95,716.37	105,725.76	81,932.90	
Total de Prestamos	16,478.54	101,660.13	58,256.85	63,682.23	53,126.82	121,913.27	92,105.01	102,078.15	79,574.30	
Total de Inversiones	10,600.82	5,996.96	8,243.73	8,340.61	3,522.04	6,054.59	3,611.36	3,647.61	2,358.60	
Patrimonio Total	10,154.03	10,022.21	10,210.71	10,834.51	10,814.11	10,871.04	10,926.20	10,988.22	11,091.35	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	1,973.01	803.27	2,689.91	4,359.89	5,327.85	497.57	928.48	1,327.90	1,708.81	
Egreso de Operaciones	791.51	498.90	1,953.69	3,202.98	3,800.22	206.24	316.85	408.51	515.61	



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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	1,181.50	304.37	736.22	1,156.91	1,527.63	291.33	611.62	919.39	1,193.20
Otros Ingresos	344.17	109.01	209.97	318.28	411.40	106.92	216.00	322.59	416.86
Ingreso de Operaciones	1,525.67	413.38	946.19	1,475.19	1,939.03	398.25	827.63	1,241.98	1,610.06
Egresos Generales	1,617.73	669.30	846.93	1,190.56	1,526.80	28.47	702.70	1,173.52	1,462.92
Utilidad Antes de Provisiones	-92.06	-255.92	99.26	284.63	412.23	369.77	124.92	68.46	147.14
Utilidad del Periodo	-92.06	-255.92	99.26	284.63	412.23	369.77	124.92	68.46	147.14
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	888.26	835.71	830.51	625.89	621.87	619.56	618.36	616.91	614.46
Total Provisiones Para Préstamos	878.07	1,192.87	1,050.36	1,119.04	914.69	618.94	810.41	943.25	692.91
Préstamos Vencidos / Préstamos Totales (%)	5.66	0.45	0.80	0.57	0.69	1.08	0.77	0.66	0.90
Provisiones / Préstamos Vencidos (%)	98.85	142.74	126.47	178.79	147.09	99.90	131.06	152.90	112.77
Provisiones para Préstamos / Préstamos Totales (%)	5.59	0.64	1.01	1.01	1.01	1.08	1.01	1.01	1.01
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	27.71	5.22	5.52	7.08	11.14	16.89	12.63	10.78	13.56
Patrimonio / Activos Generadores de Ing. (%)	48.77	5.35	10.08	9.64	12.04	18.22	13.07	11.26	15.44
Patrimonio / Préstamos Totales (%)	67.57	5.56	10.30	9.83	12.17	19.79	13.89	11.87	16.27
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	55.07	1.34	46.87	26.91	6.44	5.80	1.47	3.06	12.06
Activos Líquidos / Activos Totales (%)	38.53	1.26	43.66	24.65	5.64	4.75	1.27	2.66	10.30
Activos Líquidos + Inversiones / Depósitos Totales (%)	77.67	5.17	48.09	28.49	7.59	14.80	8.08	8.74	17.35
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-0.34	-0.95	0.30	0.53	0.73	1.16	0.26	0.09	0.18
Utilidad Neta / Total de Activos (Promedio) (%)	-0.25	-0.88	0.17	0.39	0.60	1.11	0.18	0.07	0.16
Utilidad Neta / Patrimonio Total (Promedio) (%)	-0.91	-10.21	1.94	3.50	3.81	13.61	2.29	0.83	1.33
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.29	2.98	8.09	8.07	9.41	1.56	1.94	1.67	2.09
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.92	1.85	5.88	5.93	6.71	0.64	0.66	0.52	0.63
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.36	1.13	2.21	2.14	2.70	0.91	1.28	1.16	1.46



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Egresos Generales / Ingresos de Operaciones (%)	106.03	161.91	89.51	80.71	78.74	7.15	84.91	94.49	90.86
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.27	0.41	0.63	0.59	0.73	0.33	0.45	0.41	0.51
PRODUCTIVIDAD									
Número de Empleados	15.00	15.00	15.00	15.00	16.00	14.00	15.00	17.00	19.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	1,046.62	12,418.05	6,932.27	7,384.97	5,659.64	4,111.13	5,348.40	5,493.04	3,610.23
Depósitos Totales / Empleados	1,785.18	12,424.21	12,051.66	9,399.87	5,410.09	3,945.89	5,060.84	5,253.67	3,701.34
Utilidad Neta / Empleados	-6.14	-17.06	6.62	18.98	25.76	26.41	8.33	4.03	7.74
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	4.64	466.53	446.74	295.32	158.56	-65.99	-54.55	-33.21	-16.83
Préstamos (%)	-9.03	992.53	729.90	567.72	476.80	-69.10	-22.85	-15.70	-24.25
Locales (%)	-28.59	-21.48	56.47	47.07	79.98	74.34	28.49	-3.41	-26.80
Extranjeros (%)	112.62	7,662.06	4,172.39	1,808.26	1,305.59	-78.64	-32.46	-17.96	-23.57
Depósitos (%)	3.21	678.46	641.39	427.18	223.26	-70.36	-58.01	-36.66	-18.76
Locales (%)	11.04	13.62	9.29	8.10	30.86	44.63	60.51	16.95	0.84
Extranjeros (%)	-14.47	2,546.38	2,547.00	1,590.06	787.32	-84.23	-72.76	-46.17	-27.23
Patrimonio (%)	9.36	6.81	10.22	1.08	3.89	10.03	4.09	1.76	1.29
Utilidad Neta (%)	-78.61	3,215.87	603.83	272.90	-547.76	-244.49	25.85	-75.95	-64.31
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	15,338.71	186,627.95	104,203.84	111,267.73	90,847.11	57,555.13	80,418.09	93,708.06	68,672.76
Mencion Especial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subnormal	600.00	200.00	200.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	638.71	635.71	630.51	625.89	621.87	619.56	618.36	616.91	614.46
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	7.00	6.00	5.50	5.50	7.00	7.00	7.00	7.00	7.00



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Resto del País	5.00	4.00	4.75	5.25	5.00	3.50	3.50	3.50	3.50
Al por Menor	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Consumo									
Vivienda Hipotecaria	7.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	5.00	5.00	5.00	5.00	3.00	3.00	0.00	0.00	0.00
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	4.09	3.86	3.44	3.12	2.82	2.34	2.03	1.89	1.59
Persona Juridica	5.00	5.00	5.00	5.00	5.00	3.50	3.50	2.00	2.00