

**BANK OF CHINA LIMITED**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	82,284.93	77,319.95	94,387.82	140,264.97	61,609.17	87,901.39	93,196.11	152,398.06	133,442.12
ACTIVOS LIQUIDOS	8,480.04	4,858.59	7,242.80	3,599.86	23,171.35	13,322.76	14,389.51	73,818.61	58,746.46
TOTAL DE PRESTAMOS	68,594.31	67,107.60	80,625.02	129,066.84	34,137.34	68,212.05	71,186.36	72,748.89	66,422.32
LOCALES	13,985.24	15,581.10	15,237.61	16,309.38	15,174.52	6,752.91	6,390.86	8,088.22	6,701.61
EXTRANJEROS	54,609.07	51,526.50	65,387.41	112,757.46	18,962.82	61,459.14	64,795.50	64,660.67	59,720.71
TOTAL DE INVERSIONES	3,736.28	3,981.00	4,980.05	5,986.97	2,986.62	4,972.34	5,980.58	3,995.08	5,913.75
TOTAL DE DEPOSITOS	70,325.46	65,449.88	82,471.44	128,541.40	49,977.00	76,321.05	81,394.68	139,928.16	122,121.42
LOCALES	26,348.89	25,460.18	25,537.77	29,460.27	29,527.09	30,286.51	29,728.90	32,177.99	32,166.51
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	26,348.89	25,460.18	25,537.77	29,460.27	29,527.09	30,286.51	29,728.90	32,177.99	32,166.51
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	43,976.58	39,989.69	56,933.67	99,081.13	20,449.90	46,034.53	51,665.78	107,750.16	89,954.91
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	3,286.18	3,782.89	2,899.96	3,410.13	2,855.15	3,097.09	3,125.58	3,834.46	2,875.58
DEPOSITOS DE BANCOS	40,690.39	36,206.81	54,033.71	95,671.00	17,594.75	42,937.45	48,540.20	103,915.71	87,079.33
PATRIMONIO TOTAL	11,149.62	11,081.97	10,752.83	10,324.29	10,785.69	10,262.71	10,070.08	10,237.52	10,233.25
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	90,624.83	72,371.68	91,300.14	121,540.56	71,947.05	82,610.67	93,791.96	146,331.51	97,525.65
ACTIVOS GENERADORES DE INGRESOS	81,939.23	66,808.69	85,425.60	116,753.22	54,727.27	72,136.49	81,386.00	105,898.89	54,730.01
TOTAL DE PRESTAMOS	79,574.30	62,331.67	80,425.53	111,224.28	51,365.82	67,659.82	75,905.69	100,907.87	50,279.83
TOTAL DE INVERSIONES	2,364.93	4,477.02	5,000.08	5,528.94	3,361.45	4,476.67	5,480.31	4,991.02	4,450.18
PATRIMONIO TOTAL	11,084.92	11,235.98	10,948.99	10,704.05	10,967.65	10,672.34	10,411.46	10,280.91	10,509.47
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,708.81	311.14	717.91	1,223.53	1,764.32	245.66	648.74	1,403.88	2,192.40
EGRESOS DE OPERACIONES	515.61	93.27	250.61	494.48	787.13	102.60	307.30	663.84	1,044.13
INGRESO NETO DE INTERESES	1,193.20	217.88	467.30	729.06	977.18	143.06	341.44	740.05	1,148.26

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OTROS INGRESOS	416.86	84.36	165.13	252.81	348.73	66.33	150.80	245.12	341.65
INGRESO DE OPERACIONES	1,610.06	302.24	632.43	981.87	1,325.92	209.39	492.24	985.17	1,489.92
EGRESOS GENERALES	1,475.78	369.89	1,029.21	1,805.43	2,383.81	442.17	887.62	1,198.79	1,770.45
UTILIDAD ANTES DE PROVISIONES	134.27	(67.65)	(396.78)	(823.56)	(1,057.89)	(232.79)	(395.38)	(213.62)	(280.53)
UTILIDAD DEL PERIODO	134.27	(67.65)	(396.78)	(825.32)	(363.93)	(522.97)	(715.61)	(548.17)	(552.44)
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	614.46	612.31	609.76	608.61	397.20	395.30	387.38	385.83	383.42
TOTAL PROVISIONES PARA PRESTAMOS	692.91	677.85	814.39	1,302.70	396.80	686.99	717.03	731.35	668.71
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.90	0.91	0.76	0.47	1.16	0.58	0.54	0.53	0.58
PROVISIONES / PRESTAMOS VENCIDOS (%)	112.77	110.70	133.56	214.04	99.90	173.79	185.10	189.55	174.41
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.01	1.01	1.01	1.16	1.01	1.01	1.01	1.01
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	13.55	14.33	11.39	7.36	17.51	11.68	10.81	6.72	7.67
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.41	15.59	12.56	7.64	29.05	14.02	13.05	13.34	14.15
PATRIMONIO / PRESTAMOS TOTALES (%)	16.25	16.51	13.34	8.00	31.59	15.05	14.15	14.07	15.41
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	12.06	7.42	8.78	2.80	46.36	17.46	17.68	52.75	48.10
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.31	6.28	7.67	2.57	37.61	15.16	15.44	48.44	44.02
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	17.37	13.51	14.82	7.46	52.34	23.97	25.03	55.61	52.95
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.16	(0.41)	(0.93)	(0.94)	(0.66)	(2.90)	(1.76)	(0.69)	(1.01)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.15	(0.37)	(0.87)	(0.91)	(0.51)	(2.53)	(1.53)	(0.50)	(0.57)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	1.21	(2.41)	(7.25)	(10.28)	(3.32)	(19.60)	(13.75)	(7.11)	(5.26)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.09	1.86	1.68	1.40	3.22	1.36	1.59	1.77	4.01
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.63	0.56	0.59	0.56	1.44	0.57	0.76	0.84	1.91
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.46	1.30	1.09	0.83	1.79	0.79	0.84	0.93	2.10



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ZONA LIBRE	7.10	7.21	7.21	7.00	6.95	6.88	6.88	6.88	6.78
RESTO DEL PAIS	3.63	3.63	3.63	4.05	6.76	6.95	7.14	6.72	6.77
AL POR MENOR	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.25	6.25	6.25	5.50	5.62	5.62	5.62	5.62	5.62
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	1.75	1.66	1.81	2.05	1.99	1.99	2.06	2.06	2.07
PERSONA JURIDICA	1.62	1.62	1.62	1.62	1.62	1.62	1.62	2.12	1.92