

BANK OF CHINA LIMITED
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	5,162,407.90	3,722,377.70	2,579,378.74	2,218,996.89	2,640,755.70	2,441,825.15	2,081,931.42	2,092,160.31	0.00
ACTIVOS LIQUIDOS	2,257,372.47	1,530,017.93	1,071,510.89	565,976.68	487,350.60	426,058.76	353,730.30	314,231.25	0.00
TOTAL DE PRESTAMOS	2,878,720.26	2,168,235.43	1,495,017.75	1,632,773.76	2,135,388.27	1,995,992.73	1,706,048.79	1,750,530.71	0.00
LOCALES	107,824.20	102,577.00	97,836.72	89,224.12	70,497.72	82,415.36	104,337.77	102,512.27	0.00
EXTRANJEROS	2,770,896.06	2,065,658.43	1,397,181.03	1,543,549.64	2,064,890.55	1,913,577.37	1,601,711.02	1,648,018.44	0.00
TOTAL DE INVERSIONES	0.00	0.00	15.14	0.00	0.00	0.00	0.00	181.36	0.00
TOTAL DE DEPOSITOS	5,007,406.30	3,568,262.54	2,422,792.47	2,051,677.69	2,465,145.45	2,260,507.65	1,890,674.17	1,888,290.12	0.00
LOCALES	112,342.08	114,806.67	130,891.40	179,297.73	169,938.25	177,115.21	179,413.99	214,218.45	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,000.00	0.00
DEPOSITOS DE PARTICULARES	111,496.04	113,873.68	129,515.72	177,512.46	167,475.40	174,228.78	173,536.30	173,315.29	0.00
DEPOSITOS DE BANCOS	846.04	932.99	1,375.68	1,785.27	2,462.86	2,886.43	5,877.69	903.15	0.00
EXTRANJEROS	4,895,064.22	3,453,455.87	2,291,901.07	1,872,379.96	2,295,207.19	2,083,392.44	1,711,260.18	1,674,071.67	0.00
DEPOSITOS DE OFICIALES	165,308.02	51,815.23	105,834.12	39,939.85	48,489.07	57,375.99	57,679.13	47,874.47	0.00
DEPOSITOS DE PARTICULARES	1,523,448.04	940,986.80	299,138.84	167,158.64	114,985.73	41,317.64	50,249.39	47,835.01	0.00
DEPOSITOS DE BANCOS	3,206,308.17	2,460,653.84	1,886,928.11	1,665,281.47	2,131,732.40	1,984,698.80	1,603,331.66	1,578,362.19	0.00
PATRIMONIO TOTAL	128,452.51	136,777.49	149,527.82	162,903.85	170,040.63	173,763.26	182,550.35	193,124.67	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	5,109,711.90	4,083,405.81	3,850,153.12	3,557,839.23	3,901,581.80	3,082,101.42	2,330,655.08	2,155,578.60	0.00
ACTIVOS GENERADORES DE INGRESOS	2,779,330.48	2,134,504.92	2,042,990.35	2,110,917.74	2,507,054.27	2,082,114.08	1,600,540.84	1,691,742.92	0.00
TOTAL DE PRESTAMOS	2,779,330.48	2,132,931.41	2,042,580.91	2,110,880.85	2,507,054.27	2,082,114.08	1,600,533.27	1,691,652.23	0.00
TOTAL DE INVERSIONES	0.00	1,573.51	409.44	36.89	0.00	0.00	7.57	90.68	0.00
PATRIMONIO TOTAL	112,821.96	119,863.48	130,403.44	142,345.80	149,246.57	155,270.37	166,039.08	178,014.26	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	84,558.05	25,166.86	43,243.99	59,108.88	73,337.69	19,919.53	39,974.79	57,906.54	0.00
EGRESOS DE OPERACIONES	46,103.59	16,264.22	23,601.87	28,622.64	33,539.18	7,899.35	14,918.72	20,831.27	0.00

INGRESO NETO DE INTERESES	38,454.46	8,902.64	19,642.12	30,486.24	39,798.52	12,020.18	25,056.07	37,075.28	0.00
OTROS INGRESOS	43,881.98	7,754.27	12,323.55	18,620.96	24,422.45	5,674.57	12,403.22	17,160.09	0.00
INGRESO DE OPERACIONES	82,336.44	16,656.91	31,965.67	49,107.20	64,220.96	17,694.75	37,459.29	54,235.36	0.00
EGRESOS GENERALES	41,105.35	6,569.50	11,268.29	13,452.58	22,944.63	8,621.17	17,170.26	23,521.93	0.00
UTILIDAD ANTES DE PROVISIONES	41,231.09	10,087.41	20,697.38	35,654.62	41,276.33	9,073.58	20,289.03	30,713.44	0.00
UTILIDAD DEL PERIODO	32,829.12	8,853.74	21,086.66	34,462.69	41,599.47	9,743.24	18,530.32	29,104.64	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	6,578.11	9,816.45	9,463.59	1,336.25	6,178.13	3,385.74	3,856.41	7,312.42	0.00
TOTAL PROVISIONES PARA PRESTAMOS	14,928.22	16,164.77	14,545.57	16,128.94	14,613.88	19,285.71	21,811.03	21,779.02	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.23	0.45	0.63	0.08	0.29	0.17	0.23	0.42	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	226.94	164.67	153.70	1,207.03	236.54	569.62	565.58	297.84	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.52	0.75	0.97	0.99	0.68	0.97	1.28	1.24	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	2.49	3.67	5.80	7.34	6.44	7.12	8.77	9.23	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	4.46	6.31	10.00	9.98	7.96	8.71	10.70	11.03	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	4.46	6.31	10.00	9.98	7.96	8.71	10.70	11.03	0.00
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	45.08	42.88	44.23	27.59	19.77	18.85	18.71	16.64	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	43.73	41.10	41.54	25.51	18.45	17.45	16.99	15.02	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.08	42.88	44.23	27.59	19.77	18.85	18.71	16.65	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.18	1.66	2.06	2.18	1.66	1.87	2.32	2.29	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.64	0.87	1.10	1.29	1.07	1.26	1.59	1.80	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	29.10	29.55	32.34	32.28	27.87	25.10	22.32	21.80	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.04	4.72	4.23	3.73	2.93	3.83	5.00	4.56	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.66	3.05	2.31	1.81	1.34	1.52	1.86	1.64	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.38	1.67	1.92	1.93	1.59	2.31	3.13	2.92	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	49.92	39.44	35.25	27.39	35.73	48.72	45.84	43.37	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.58	1.45	1.21	1.18	0.97	1.09	1.55	1.35	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	49.00	58.00	59.00	60.00	60.00	66.00	65.00	64.00	0.00
NUMERO DE SUCURSALES	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00
PRESTAMOS / EMPLEADOS	58,749.39	37,383.37	25,339.28	27,212.90	35,589.80	30,242.31	26,246.90	27,352.04	0.00
DEPOSITOS TOTALES / EMPLEADOS	102,191.97	61,521.77	41,064.28	34,194.63	41,085.76	34,250.12	29,087.29	29,504.53	0.00
UTILIDAD NETA / EMPLEADOS	669.98	152.65	357.40	574.38	693.32	147.62	285.08	454.76	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	2.08	(16.25)	(49.63)	(54.68)	(48.85)	(34.40)	(19.29)	(5.72)	0.00

PRESTAMOS (%)	7.42	3.37	(42.28)	(36.93)	(25.82)	(7.94)	14.12	7.21	0.00
LOCALES (%)	(5.68)	(7.68)	(13.61)	(22.59)	(34.62)	(19.66)	6.64	14.89	0.00
EXTRANJEROS (%)	8.00	3.98	(43.59)	(37.60)	(25.48)	(7.36)	14.64	6.77	0.00
DEPOSITOS (%)	1.12	(16.64)	(51.49)	(56.89)	(50.77)	(36.65)	(21.96)	(7.96)	0.00
LOCALES (%)	22.81	45.86	57.91	78.76	51.27	54.27	37.07	19.48	0.00
EXTRANJEROS (%)	0.71	(17.81)	(53.33)	(59.81)	(53.11)	(39.67)	(25.33)	(10.59)	0.00
PATRIMONIO (%)	32.16	32.86	34.37	33.76	32.38	27.04	22.08	18.55	0.00
UTILIDAD NETA (%)	2.42	53.76	35.18	31.72	26.72	10.05	(12.12)	(15.55)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,881,978.14	2,170,359.08	1,492,804.49	1,626,021.80	2,131,255.52	1,993,882.57	1,705,688.14	1,750,839.88	0.00
MENCION ESPECIAL	5,312.31	7,860.04	9,948.78	19,655.56	15,591.55	16,259.80	11,108.67	10,527.42	0.00
SUBNORMAL	1,741.82	1,572.12	742.25	742.25	684.82	2,693.77	6,810.71	4,699.57	0.00
DUDOSO	585.52	578.26	465.76	0.00	0.00	0.00	2,069.86	4,068.10	0.00
IRRECUPERABLE	4,030.70	4,030.70	5,602.04	2,483.09	2,470.26	2,442.30	2,182.45	2,174.76	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	3.87	4.08	4.09	4.11	4.14	4.15	4.15	4.16	0.00
AL POR MENOR	5.33	4.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.44	4.44	4.45	4.45	4.47	4.47	4.47	4.47	0.00
PRESTAMO PERSONAL AUTO	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	0.00
PRESTAMO PERSONAL	4.19	4.33	4.33	4.40	4.17	4.05	3.85	3.94	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	2.80	2.81	2.86	2.88	2.87	2.87	2.87	2.87	0.00
PERSONA JURIDICA	2.56	2.82	2.91	2.49	2.79	2.85	2.76	2.66	0.00