

BANK OF CHINA LIMITED
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,640,755.70	2,441,825.15	2,081,931.42	2,092,160.31	2,423,330.53	2,727,618.12	2,143,399.10	1,803,941.49	0.00
ACTIVOS LIQUIDOS	487,350.60	426,058.76	353,730.30	314,231.25	400,693.16	539,037.91	236,673.40	248,578.20	0.00
TOTAL DE PRESTAMOS	2,135,388.27	1,995,992.73	1,706,048.79	1,750,530.71	2,003,986.20	1,978,012.77	1,699,403.87	1,347,410.29	0.00
LOCALES	70,497.72	82,415.36	104,337.77	102,512.27	158,497.52	154,651.57	145,089.72	133,866.37	0.00
EXTRANJEROS	2,064,890.55	1,913,577.37	1,601,711.02	1,648,018.44	1,845,488.68	1,823,361.20	1,554,314.15	1,213,543.91	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	181.36	793.00	180,507.15	181,811.21	182,533.30	0.00
TOTAL DE DEPOSITOS	2,465,145.45	2,260,507.65	1,890,674.17	1,888,290.12	2,207,598.04	2,494,653.16	1,907,886.60	1,555,995.46	0.00
LOCALES	169,938.25	177,115.21	179,413.99	214,218.45	156,233.63	233,497.08	236,790.78	220,255.76	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	40,000.00	0.00	80,000.00	80,000.00	80,000.00	0.00
DEPOSITOS DE PARTICULARES	167,475.40	174,228.78	173,536.30	173,315.29	155,313.67	152,542.61	155,885.72	139,605.98	0.00
DEPOSITOS DE BANCOS	2,462.86	2,886.43	5,877.69	903.15	919.96	954.46	905.06	649.78	0.00
EXTRANJEROS	2,295,207.19	2,083,392.44	1,711,260.18	1,674,071.67	2,051,364.42	2,261,156.08	1,671,095.82	1,335,739.70	0.00
DEPOSITOS DE OFICIALES	48,489.07	57,375.99	57,679.13	47,874.47	44,846.02	27,002.64	56,125.69	51,737.59	0.00
DEPOSITOS DE PARTICULARES	114,985.73	41,317.64	50,249.39	47,835.01	49,534.18	20,917.31	59,588.33	58,075.62	0.00
DEPOSITOS DE BANCOS	2,131,732.40	1,984,698.80	1,603,331.66	1,578,362.19	1,956,984.21	2,213,236.13	1,555,381.80	1,225,926.48	0.00
PATRIMONIO TOTAL	170,040.63	173,763.26	182,550.35	193,124.67	202,313.90	212,185.68	221,871.60	232,544.13	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	3,901,581.80	3,082,101.42	2,330,655.08	2,155,578.60	2,532,043.12	2,584,721.63	2,112,665.26	1,948,050.90	0.00
ACTIVOS GENERADORES DE INGRESOS	2,507,054.27	2,082,114.08	1,600,540.84	1,691,742.92	2,070,083.74	2,077,256.32	1,793,631.93	1,640,327.83	0.00
TOTAL DE PRESTAMOS	2,507,054.27	2,082,114.08	1,600,533.27	1,691,652.23	2,069,687.24	1,987,002.75	1,702,726.33	1,548,970.50	0.00
TOTAL DE INVERSIONES	0.00	0.00	7.57	90.68	396.50	90,253.57	90,905.60	91,357.33	0.00
PATRIMONIO TOTAL	149,246.57	155,270.37	166,039.08	178,014.26	186,177.26	192,974.47	202,210.97	212,834.40	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	73,337.69	19,919.53	39,974.79	57,906.54	78,184.62	23,380.76	45,957.54	64,780.16	0.00
EGRESOS DE OPERACIONES	33,539.18	7,899.35	14,918.72	20,831.27	29,341.41	11,482.50	20,859.36	27,683.33	0.00
INGRESO NETO DE INTERESES	39,798.52	12,020.18	25,056.07	37,075.28	48,843.21	11,898.26	25,098.18	37,096.83	0.00
OTROS INGRESOS	24,422.45	5,674.57	12,403.22	17,160.09	21,081.13	3,772.54	7,951.58	12,889.66	0.00
INGRESO DE OPERACIONES	64,220.96	17,694.75	37,459.29	54,235.36	69,924.34	15,670.80	33,049.75	49,986.48	0.00
EGRESOS GENERALES	22,944.63	8,621.17	17,170.26	23,521.93	31,608.76	7,390.28	13,577.16	20,180.76	0.00
UTILIDAD ANTES DE PROVISIONES	41,276.33	9,073.58	20,289.03	30,713.44	38,315.59	8,280.52	19,472.59	29,805.72	0.00

UTILIDAD DEL PERIODO	41,599.47	9,743.24	18,530.32	29,104.64	38,293.87	7,963.78	17,390.28	28,203.89	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	6,178.13	3,385.74	3,856.41	7,312.42	7,237.97	9,990.58	11,180.41	16,333.56	0.00
TOTAL PROVISIONES PARA PRESTAMOS	14,613.88	19,285.71	21,811.03	21,779.02	20,464.62	20,165.51	21,346.76	19,595.57	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.29	0.17	0.23	0.42	0.36	0.51	0.66	1.21	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	236.54	569.62	565.58	297.84	282.74	201.85	190.93	119.97	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.68	0.97	1.28	1.24	1.02	1.02	1.26	1.45	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.44	7.12	8.77	9.23	8.35	7.78	10.35	12.89	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	7.96	8.71	10.70	11.03	10.09	9.83	11.79	15.20	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	7.96	8.71	10.70	11.03	10.10	10.73	13.06	17.26	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 (%)	19.77	18.85	18.71	16.64	18.15	21.61	12.41	15.98	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.45	17.45	16.99	15.02	16.53	19.76	11.04	13.78	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	19.77	18.85	18.71	16.65	18.19	28.84	21.93	27.71	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.66	1.87	2.32	2.29	1.85	1.53	1.94	2.29	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.07	1.26	1.59	1.80	1.51	1.23	1.65	1.93	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	27.87	25.10	22.32	21.80	20.57	16.51	17.20	17.67	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.93	3.83	5.00	4.56	3.78	4.50	5.12	5.27	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.34	1.52	1.86	1.64	1.42	2.21	2.33	2.25	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.59	2.31	3.13	2.92	2.36	2.29	2.80	3.02	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	35.73	48.72	45.84	43.37	45.20	47.16	41.08	40.37	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.97	1.09	1.55	1.35	1.02	0.73	0.89	1.05	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	60.00	66.00	65.00	64.00	72.00	74.00	74.00	77.00	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	35,589.80	30,242.31	26,246.90	27,352.04	27,833.14	26,729.90	22,964.92	17,498.83	0.00
DEPOSITOS TOTALES / EMPLEADOS	41,085.76	34,250.12	29,087.29	29,504.53	30,661.08	33,711.53	25,782.25	20,207.73	0.00
UTILIDAD NETA / EMPLEADOS	693.32	147.62	285.08	454.76	531.86	107.62	235.00	366.28	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(48.85)	(34.40)	(19.29)	(5.72)	(8.23)	11.70	2.95	(13.78)	0.00
PRESTAMOS (%)	(25.82)	(7.94)	14.12	7.21	(6.15)	(0.90)	(0.39)	(23.03)	0.00
LOCALES (%)	(34.62)	(19.66)	6.64	14.89	124.83	87.65	39.06	30.59	0.00
EXTRANJEROS (%)	(25.48)	(7.36)	14.64	6.77	(10.63)	(4.71)	(2.96)	(26.36)	0.00
DEPOSITOS (%)	(50.77)	(36.65)	(21.96)	(7.96)	(10.45)	10.36	0.91	(17.60)	0.00
LOCALES (%)	51.27	54.27	37.07	19.48	(8.06)	31.83	31.98	2.82	0.00
EXTRANJEROS (%)	(53.11)	(39.67)	(25.33)	(10.59)	(10.62)	8.53	(2.35)	(20.21)	0.00
PATRIMONIO (%)	32.38	27.04	22.08	18.55	18.98	22.11	21.54	20.41	0.00
UTILIDAD NETA (%)	26.72	10.05	(12.12)	(15.55)	(7.95)	(18.26)	(6.15)	(3.09)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,131,255.52	1,993,882.57	1,705,688.14	1,750,839.88	1,996,068.68	1,964,417.55	1,689,699.96	1,332,369.66	0.00

MENCION ESPECIAL	15,591.55	16,259.80	11,108.67	10,527.42	13,107.18	19,025.71	13,234.68	15,264.31	0.00
SUBNORMAL	684.82	2,693.77	6,810.71	4,699.57	4,030.20	3,656.01	6,836.62	8,321.52	0.00
DUDOSO	0.00	0.00	2,069.86	4,068.10	6,585.69	3,572.43	3,499.85	3,893.38	0.00
IRRECUPERABLE	2,470.26	2,442.30	2,182.45	2,174.76	4,659.07	7,506.57	7,479.53	7,156.98	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.14	4.15	4.15	4.16	4.29	4.33	4.37	4.40	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.47	4.47	4.47	4.47	4.48	4.48	4.48	4.63	0.00
PRESTAMO PERSONAL AUTO	5.33	5.33	5.33	5.33	5.50	5.50	5.00	5.00	0.00
PRESTAMO PERSONAL	4.17	4.05	3.85	3.94	4.00	3.92	4.00	4.00	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	2.87	2.87	2.87	2.87	2.86	2.84	2.83	2.85	0.00
PERSONA JURIDICA	2.79	2.85	2.76	2.66	2.63	2.70	2.60	2.81	0.00