



Korea Exchange Bank, Limited
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001				2002				2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4			
1 BALANCE DE SITUACION												
2 Total de Activos	128,589.03	119,035.43	182,048.93	151,639.74	152,698.36	220,984.44	214,785.25	213,911.84	208,731.09			
3 Activos Líquidos	10,122.65	4,314.11	3,088.35	6,570.03	16,820.92	18,604.14	12,656.03	11,765.93	43,273.25			
4 Total de Préstamos	110,925.50	107,164.76	173,444.02	140,762.34	131,177.01	196,332.01	195,871.88	195,302.94	159,014.28			
5 Locales	17,969.06	16,742.95	16,922.13	18,353.50	24,954.23	19,031.14	19,290.44	8,868.63	9,706.87			
6 Extranjeros	92,956.43	90,421.81	156,521.89	122,408.83	106,222.77	177,300.87	176,581.44	186,434.32	149,307.40			
7 Total de Inversiones	6,105.46	6,105.46	3,646.56	3,310.56	3,833.76	4,289.10	4,686.51	4,750.73	5,088.12			
8 Total de Depósitos	109,940.05	107,727.84	171,221.22	138,704.56	136,983.10	210,192.34	201,143.69	199,023.03	197,352.01			
9 Locales	16,301.74	14,199.96	14,402.41	10,542.62	10,383.73	9,174.87	10,424.05	9,942.47	10,362.06			
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11 Depósitos de Particulares	14,298.34	6,503.76	10,197.69	8,533.31	9,535.65	8,922.85	8,418.39	9,937.33	10,357.24			
12 Depósitos de Bancos	2,003.40	7,696.21	4,204.72	2,009.31	848.08	252.02	2,005.66	5.14	4.81			
13 Extranjeros	93,638.31	93,527.88	156,818.81	128,161.94	126,599.37	201,017.48	190,719.64	189,080.56	186,989.96			
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15 Depósitos de Particulares	9,696.02	23,283.86	28,211.09	10,456.06	12,095.34	10,712.97	5,920.82	6,062.23	5,394.35			
16 Depósitos de Bancos	83,942.28	70,244.02	128,607.71	117,705.88	114,504.03	190,304.51	184,798.81	183,018.32	181,595.61			
17 Patrimonio Total	14,513.19	10,820.23	10,145.00	12,403.69	15,030.91	9,700.88	12,007.36	13,570.33	10,000.00			
18 PROMEDIO (12 MESES)												
19 Total de Activos	128,589.03	119,035.43	182,048.93	151,639.74	140,643.69	170,009.94	198,417.09	182,775.79	180,714.73			
20 Activos Generadores de Ingresos	117,030.96	113,270.22	177,090.59	144,072.90	126,020.86	156,945.67	188,824.49	172,063.28	149,556.58			
21 Total de Prestamos	110,925.50	107,164.76	173,444.02	140,762.34	121,051.25	151,748.38	184,657.95	168,032.64	145,095.64			
22 Total de Inversiones	6,105.46	6,105.46	3,646.56	3,310.56	4,969.61	5,197.28	4,166.54	4,030.64	4,460.94			
23 Patrimonio Total	14,513.19	10,820.23	10,145.00	12,403.69	14,772.05	10,260.56	11,076.18	12,987.01	12,515.46			
24 ESTADO DE GANANCIAS Y PERDIDAS												
25 Ingreso por Intereses	9,812.38	1,470.19	3,730.94	6,843.34	9,354.89	2,390.35	5,141.15	7,475.11	10,293.11			
26 Egreso de Operaciones	5,085.65	532.15	1,200.91	2,018.50	2,583.85	568.52	1,412.94	2,087.71	2,750.80			



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27 Ingreso Neto de Intereses	4,726.73	938.04	2,530.03	4,824.85	6,771.04	1,821.83	3,728.21	5,387.40	7,542.31	
28 Otros Ingresos	1,350.65	203.05	597.44	1,155.61	1,498.56	152.57	337.44	462.09	587.75	
29 Ingreso de Operaciones	6,077.38	1,141.09	3,127.47	5,980.45	8,269.60	1,974.40	4,065.65	5,849.49	8,130.06	
30 Egresos Generales	1,558.17	320.86	599.39	857.67	1,118.60	608.78	866.77	1,151.85	28,276.25	
31 Utilidad antes de Provisiones	4,519.21	820.23	2,528.09	5,122.78	7,151.00	1,365.62	3,198.89	4,697.64	-20,146.19	
32 Utilidad del Periodo	4,513.18	820.23	2,528.09	5,122.78	7,151.00	1,365.62	3,198.89	4,697.64	-20,146.19	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
35 Total Provisiones Para Préstamos	4,130.42	4,099.48	5,321.78	2,101.48	2,074.28	3,467.50	3,464.70	3,465.01	30,267.68	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
38 Provisiones para Préstamos / Préstamos Totales (%)	3.72	3.83	3.07	1.49	1.58	1.77	1.77	1.77	19.03	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	11.29	9.09	5.57	8.18	9.84	4.39	5.59	6.34	4.79	
41 Patrimonio / Activos Generadores de Ing. (%)	12.40	9.55	5.73	8.61	11.13	4.84	5.99	6.78	6.09	
42 Patrimonio / Préstamos Totales (%)	13.08	10.10	5.85	8.81	11.46	4.94	6.13	6.95	6.29	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	9.21	4.00	1.80	4.74	12.28	8.85	6.29	5.91	21.93	
45 Activos Líquidos / Activos Totales (%)	7.87	3.62	1.70	4.33	11.02	8.42	5.89	5.50	20.73	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	14.76	9.67	3.93	7.12	15.08	10.89	8.62	8.30	24.51	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.90	2.86	4.74	5.67	3.48	3.39	3.64	-13.47	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	2.76	2.78	4.50	5.08	3.21	3.22	3.43	-11.15	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	30.32	49.84	55.07	48.41	53.24	57.76	48.23	-160.97	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.19	4.21	6.33	7.42	6.09	5.45	5.79	6.88	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.88	1.36	1.87	2.05	1.45	1.50	1.62	1.84	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.31	2.86	4.47	5.37	4.64	3.95	4.17	5.04			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	28.12	19.17	14.34	13.53	30.83	21.32	19.69	347.80			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.72	0.67	1.07	1.19	0.39	0.36	0.36	0.39			
56 PRODUCTIVIDAD												
57 Número de Empleados	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00			
59 Préstamos / Empleados	9,243.79	8,930.40	14,453.67	11,730.19	10,931.42	16,361.00	16,322.66	16,275.25	13,251.19			
60 Depósitos Totales / Empleados	9,161.67	8,977.32	14,268.43	11,558.71	11,415.26	17,516.03	16,761.97	16,585.25	16,446.00			
61 Utilidad Neta / Empleados	0.00	68.35	210.67	426.90	595.92	113.80	266.57	391.47	-1,678.85			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	18.75	85.65	17.98	41.07	36.70			
64 Préstamos (%)	0.00	0.00	0.00	0.00	18.26	83.21	12.93	38.75	21.22			
65 Locales (%)	0.00	0.00	0.00	0.00	38.87	13.67	14.00	-51.68	-61.10			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	14.27	96.08	12.82	52.30	40.56			
67 Depósitos (%)	0.00	0.00	0.00	0.00	24.60	95.11	17.48	43.49	44.07			
68 Locales (%)	0.00	0.00	0.00	0.00	-36.30	-35.39	-27.62	-5.69	-0.21			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	35.20	114.93	21.62	47.53	47.70			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	3.57	-10.35	18.36	9.41	-33.47			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	66.49	26.53	-8.30	-381.73			