



Korea Exchange Bank, Limited
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002			2003			2004			
	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	152,698.36	220,984.44	214,785.25	213,911.84	208,731.09	177,023.80	247,570.21	239,234.13	249,667.99	
3 Activos Líquidos	16,820.92	18,604.14	12,656.03	11,765.93	43,273.25	6,485.21	6,905.00	42,094.26	36,705.33	
4 Total de Préstamos	131,177.01	196,332.01	195,871.88	195,302.94	159,014.28	164,325.22	234,967.44	191,032.72	204,789.98	
5 Locales	24,954.23	19,031.14	19,290.44	8,868.63	9,706.87	10,102.71	9,561.96	10,296.44	10,840.73	
6 Extranjeros	106,222.77	177,300.87	176,581.44	186,434.32	149,307.40	154,222.51	225,405.48	180,736.28	193,949.25	
7 Total de Inversiones	3,833.76	4,289.10	4,686.51	4,750.73	5,088.12	4,929.86	4,502.25	5,122.76	5,222.52	
8 Total de Depósitos	136,983.10	210,192.34	201,143.69	199,023.03	197,352.01	165,358.54	234,786.28	223,528.49	218,707.63	
9 Locales	10,383.73	9,174.87	10,424.05	9,942.47	10,362.06	10,354.51	10,162.48	26,473.80	32,995.23	
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	9,535.65	8,922.85	8,418.39	9,937.33	10,357.24	10,350.83	10,158.80	26,471.58	32,950.17	
12 Depósitos de Bancos	848.08	252.02	2,005.66	5.14	4.81	3.68	3.68	2.22	45.06	
13 Extranjeros	126,599.37	201,017.48	190,719.64	189,080.56	186,989.96	155,004.03	224,623.80	197,054.69	185,712.40	
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	12,095.34	10,712.97	5,920.82	6,062.23	5,394.35	5,325.29	7,145.01	6,675.83	7,493.45	
16 Depósitos de Bancos	114,504.03	190,304.51	184,798.81	183,018.32	181,595.61	149,678.73	217,478.78	190,378.86	178,218.96	
17 Patrimonio Total	15,030.91	9,700.88	12,007.36	13,570.33	10,000.00	10,451.87	11,679.56	14,699.68	28,198.66	
18 PROMEDIO (12 MESES)										
19 Total de Activos	140,643.69	170,009.94	198,417.09	182,775.79	180,714.73	199,004.12	231,177.73	226,572.98	229,199.54	
20 Activos Generadores de Ingresos	126,020.86	156,945.67	188,824.49	172,063.28	149,556.58	184,938.10	220,014.04	198,104.58	187,057.45	
21 Total de Prestamos	121,051.25	151,748.38	184,657.95	168,032.64	145,095.64	180,328.62	215,419.66	193,167.83	181,902.13	
22 Total de Inversiones	4,969.61	5,197.28	4,166.54	4,030.64	4,460.94	4,609.48	4,594.38	4,936.75	5,155.32	
23 Patrimonio Total	14,772.05	10,260.56	11,076.18	12,987.01	12,515.46	10,076.38	11,843.46	14,135.01	19,099.33	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	9,354.89	2,390.35	5,141.15	7,475.11	10,293.11	2,267.05	4,666.32	7,311.84	9,536.43	
26 Egreso de Operaciones	2,583.85	568.52	1,412.94	2,087.71	2,750.80	573.16	1,232.15	2,323.51	3,582.60	



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27 Ingreso Neto de Intereses	6,771.04	1,821.83	3,728.21	5,387.40	7,542.31	1,693.88	3,434.17	4,988.33	5,953.83	
28 Otros Ingresos	1,498.56	152.57	337.44	462.09	587.75	135.21	271.37	1,481.41	14,260.36	
29 Ingreso de Operaciones	8,269.60	1,974.40	4,065.65	5,849.49	8,130.06	1,829.09	3,705.54	6,469.74	20,214.19	
30 Egresos Generales	1,118.60	608.78	866.77	1,151.85	28,276.25	504.86	816.34	1,180.94	1,616.50	
31 Utilidad Antes de Provisiones	7,151.00	1,365.62	3,198.89	4,697.64	-20,146.19	1,324.24	2,889.19	5,288.80	18,597.69	
32 Utilidad del Periodo	7,151.00	1,365.62	3,198.89	4,697.64	-20,146.19	1,324.24	2,889.19	5,288.80	18,597.69	
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	2,074.28	3,467.50	3,464.70	3,465.01	30,267.68	30,245.22	30,250.17	18,619.22	517.72	
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 (%)	1.58	1.77	1.77	1.77	19.03	18.41	12.87	9.75	0.25	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	9.84	4.39	5.59	6.34	4.79	5.90	4.72	6.14	11.29	
41 Patrimonio / Activos Generadores de Ing. (%)	11.13	4.84	5.99	6.78	6.09	6.18	4.88	7.49	13.43	
42 Patrimonio / Préstamos Totales (%)	11.46	4.94	6.13	6.95	6.29	6.36	4.97	7.69	13.77	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	12.28	8.85	6.29	5.91	21.93	3.92	2.94	18.83	16.78	
45 Activos Líquidos / Activos Totales (%)	11.02	8.42	5.89	5.50	20.73	3.66	2.79	17.60	14.70	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	15.08	10.89	8.62	8.30	24.51	6.90	4.86	21.12	19.17	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	5.67	3.48	3.39	3.64	-13.47	2.86	2.63	3.56	9.94	
49 Utilidad Neta / Total de Activos (Promedio) (%)	5.08	3.21	3.22	3.43	-11.15	2.66	2.50	3.11	8.11	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	48.41	53.24	57.76	48.23	-160.97	52.57	48.79	49.89	97.37	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.42	6.09	5.45	5.79	6.88	4.90	4.24	4.92	5.10	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.05	1.45	1.50	1.62	1.84	1.24	1.12	1.56	1.92	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.37	4.64	3.95	4.17	5.04	3.66	3.12	3.36	3.18			
54 Egresos Generales / Ingresos de Operaciones (%)	13.53	30.83	21.32	19.69	347.80	27.60	22.03	18.25	8.00			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.19	0.39	0.36	0.36	0.39	0.29	0.25	1.00	7.62			
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	0.00			
59 Préstamos / Empleados	10,931.42	16,361.00	16,322.66	16,275.25	13,251.19	13,693.77	19,580.62	15,919.39	17,065.83			
60 Depósitos Totales / Empleados	11,415.26	17,516.03	16,761.97	16,585.25	16,446.00	13,779.88	19,565.52	18,627.37	18,225.64			
61 Utilidad Neta / Empleados	595.92	113.80	266.57	391.47	-1,678.85	110.35	240.77	440.73	1,549.81			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	18.75	85.65	17.98	41.07	36.70	-19.89	15.26	11.84	19.61			
64 Préstamos (%)	18.26	83.21	12.93	38.75	21.22	-16.30	19.96	-2.19	28.79			
65 Locales (%)	38.87	13.67	14.00	-51.68	-61.10	-46.91	-50.43	16.10	11.68			
66 Extranjeros (%)	14.27	96.08	12.82	52.30	40.56	-13.02	27.65	-3.06	29.90			
67 Depósitos (%)	24.60	95.11	17.48	43.49	44.07	-21.33	16.73	12.31	10.82			
68 Locales (%)	-36.30	-35.39	-27.62	-5.69	-0.21	12.86	-2.51	166.27	218.42			
69 Extranjeros (%)	35.20	114.93	21.62	47.53	47.70	-22.89	17.78	4.22	-0.68			
70 Patrimonio (%)	3.57	-10.35	18.36	9.41	-33.47	7.74	-2.73	8.32	181.99			
71 Utilidad Neta (%)	-681.27	66.49	26.53	-8.30	-381.73	-3.03	-9.68	12.58	-192.31			