



**Korea Exchange Bank, Ltd.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2003			2004			2005			
	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	208,731.09	177,023.80	247,570.21	239,234.13	249,667.99	160,995.85	158,602.74	199,650.91	146,962.17	
3 Activos Líquidos	43,273.25	6,485.21	6,905.00	42,094.26	36,705.33	26,462.50	12,771.35	13,698.50	13,577.29	
4 Total de Préstamos	159,014.28	164,325.22	234,967.44	191,032.72	204,789.98	126,189.42	137,403.83	178,556.33	130,137.68	
5 Locales	9,706.87	10,102.71	9,561.96	10,296.44	10,840.73	10,473.75	9,476.19	11,653.41	12,927.18	
6 Extranjeros	149,307.40	154,222.51	225,405.48	180,736.28	193,949.25	115,715.67	127,927.64	166,902.92	117,210.51	
7 Total de Inversiones	5,088.12	4,929.86	4,502.25	5,122.76	5,222.52	5,072.63	5,285.47	5,340.80	0.00	
8 Total de Depósitos	197,352.01	165,358.54	234,786.28	223,528.49	218,707.63	148,006.80	144,503.97	186,266.97	131,542.05	
9 Locales	10,362.06	10,354.51	10,162.48	26,473.80	32,995.23	9,113.96	7,106.59	10,412.03	9,692.22	
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	10,357.24	10,350.83	10,158.80	26,471.58	32,950.17	9,092.26	7,081.83	10,391.16	9,658.72	
12 Depósitos de Bancos	4.81	3.68	3.68	2.22	45.06	21.70	24.76	20.87	33.50	
13 Extranjeros	186,989.96	155,004.03	224,623.80	197,054.69	185,712.40	138,892.84	137,397.38	175,854.94	121,849.83	
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	5,394.35	5,325.29	7,145.01	6,675.83	7,493.45	35,371.72	32,674.94	34,329.87	35,294.27	
16 Depósitos de Bancos	181,595.61	149,678.73	217,478.78	190,378.86	178,218.96	103,521.13	104,722.44	141,525.07	86,555.56	
17 Patrimonio Total	10,000.00	10,451.87	11,679.56	14,699.68	28,198.66	9,711.59	10,647.86	11,292.91	11,791.99	
18 PROMEDIO (12 MESES)										
19 Total de Activos	180,714.73	199,004.12	231,177.73	226,572.98	229,199.54	169,009.83	203,086.48	219,442.52	198,315.08	
20 Activos Generadores de Ingresos	149,556.58	184,938.10	220,014.04	198,104.58	187,057.45	150,258.57	191,079.49	190,026.31	170,075.09	
21 Total de Prestamos	145,095.64	180,328.62	215,419.66	193,167.83	181,902.13	145,257.32	186,185.63	184,794.52	167,463.83	
22 Total de Inversiones	4,460.94	4,609.48	4,594.38	4,936.75	5,155.32	5,001.24	4,893.86	5,231.78	2,611.26	
23 Patrimonio Total	12,515.46	10,076.38	11,843.46	14,135.01	19,099.33	10,081.73	11,163.71	12,996.30	19,995.33	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	10,293.11	2,267.05	4,666.32	7,311.84	9,536.43	1,980.09	3,596.08	5,880.73	8,037.35	
26 Egreso de Operaciones	2,750.80	573.16	1,232.15	2,323.51	3,582.60	1,129.48	2,088.84	3,669.15	5,151.17	



**Korea Exchange Bank, Ltd.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
27 Ingreso Neto de Intereses	7,542.31	1,693.88	3,434.17	4,988.33	5,953.83	850.60	1,507.24	2,211.58	2,886.18	
28 Otros Ingresos	587.75	135.21	271.37	1,481.41	14,260.36	308.84	637.58	907.08	1,214.52	
29 Ingreso de Operaciones	8,130.06	1,829.09	3,705.54	6,469.74	20,214.19	1,159.45	2,144.82	3,118.66	4,100.70	
30 Egresos Generales	1,428.21	504.86	816.34	1,180.94	1,616.50	898.93	1,251.22	1,635.33	2,267.98	
31 Utilidad Antes de Provisiones	6,701.85	1,324.24	2,889.19	5,288.80	18,597.69	260.52	893.60	1,483.33	1,832.72	
32 Utilidad del Periodo	-20,146.19	1,324.24	2,889.19	5,288.80	18,597.69	260.52	893.60	1,483.33	1,791.99	
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	30,267.68	30,245.22	30,250.17	18,619.22	517.72	771.34	644.12	700.40	629.51	
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 (%)	19.03	18.41	12.87	9.75	0.25	0.61	0.47	0.39	0.48	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	4.79	5.90	4.72	6.14	11.29	6.03	6.71	5.66	8.02	
41 Patrimonio / Activos Generadores de Ing. (%)	6.09	6.18	4.88	7.49	13.43	7.40	7.46	6.14	9.06	
42 Patrimonio / Préstamos Totales (%)	6.29	6.36	4.97	7.69	13.77	7.70	7.75	6.32	9.06	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	21.93	3.92	2.94	18.83	16.78	17.88	8.84	7.35	10.32	
45 Activos Líquidos / Activos Totales (%)	20.73	3.66	2.79	17.60	14.70	16.44	8.05	6.86	9.24	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	24.51	6.90	4.86	21.12	19.17	21.31	12.50	10.22	10.32	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-13.47	2.86	2.63	3.56	9.94	0.69	0.94	1.04	1.05	
49 Utilidad Neta / Total de Activos (Promedio) (%)	-11.15	2.66	2.50	3.11	8.11	0.62	0.88	0.90	0.90	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	-160.97	52.57	48.79	49.89	97.37	10.34	16.01	15.22	8.96	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.88	4.90	4.24	4.92	5.10	5.27	3.76	4.13	4.73	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.84	1.24	1.12	1.56	1.92	3.01	2.19	2.57	3.03	



**Korea Exchange Bank, Ltd.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2003				2004				2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4			
53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.04	3.66	3.12	3.36	3.18	2.26	1.58	1.55	1.70			
54 Egresos Generales / Ingresos de Operaciones (%)	17.57	27.60	22.03	18.25	8.00	77.53	58.34	52.44	55.31			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.39	0.29	0.25	1.00	7.62	0.82	0.67	0.64	0.71			
56 PRODUCTIVIDAD												
57 Número de Empleados	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	11.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	13,251.19	13,693.77	19,580.62	15,919.39	17,065.83	10,515.79	11,450.32	14,879.69	11,830.70			
60 Depósitos Totales / Empleados	16,446.00	13,779.88	19,565.52	18,627.37	18,225.64	12,333.90	12,042.00	15,522.25	11,958.37			
61 Utilidad Neta / Empleados	-1,678.85	110.35	240.77	440.73	1,549.81	21.71	74.47	123.61	162.91			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	36.70	-19.89	15.26	11.84	19.61	-9.05	-35.94	-16.55	-41.14			
64 Préstamos (%)	21.22	-16.30	19.96	-2.19	28.79	-23.21	-41.52	-6.53	-36.45			
65 Locales (%)	-61.10	-46.91	-50.43	16.10	11.68	3.67	-0.90	13.18	19.25			
66 Extranjeros (%)	40.56	-13.02	27.65	-3.06	29.90	-24.97	-43.25	-7.65	-39.57			
67 Depósitos (%)	44.07	-21.33	16.73	12.31	10.82	-10.49	-38.45	-16.67	-39.85			
68 Locales (%)	-0.21	12.86	-2.51	166.27	218.42	-11.98	-30.07	-60.67	-70.63			
69 Extranjeros (%)	47.70	-22.89	17.78	4.22	-0.68	-10.39	-38.83	-10.76	-34.39			
70 Patrimonio (%)	-33.47	7.74	-2.73	8.32	181.99	-7.08	-8.83	-23.18	-58.18			
71 Utilidad Neta (%)	-381.73	-3.03	-9.68	12.58	-192.31	-80.33	-69.07	-71.95	-90.36			