



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

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	93,743.44	119,771.39	115,174.19	143,632.26	144,367.01	137,086.91	150,091.18	160,664.95	160,347.16	
Activos Líquidos	3,728.47	31,598.73	22,357.58	24,870.25	23,291.36	20,999.62	35,341.34	45,939.15	45,384.62	
Total de Préstamos	87,708.37	86,081.89	90,136.38	115,959.96	118,616.26	112,257.26	112,368.23	112,536.20	112,727.56	
Locales	12,397.64	12,590.18	14,371.82	17,439.59	24,836.75	30,226.79	38,797.38	40,326.31	42,120.95	
Extranjeros	75,310.72	73,491.71	75,764.56	98,520.38	93,779.51	82,030.47	73,570.86	72,209.88	70,606.61	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Depósitos	78,228.46	106,988.49	101,053.91	129,856.72	129,498.74	121,691.12	135,129.42	145,982.25	144,859.55	
Locales	14,120.31	29,252.37	29,730.19	22,144.17	29,510.88	33,505.24	56,790.09	56,365.54	40,164.77	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	14,113.21	29,247.83	28,729.13	22,143.93	29,374.44	33,468.32	56,704.64	56,361.04	40,044.93	
Depósitos de Bancos	7.10	4.53	1,001.06	0.24	136.44	36.91	85.44	4.51	119.84	
Extranjeros	64,108.15	77,736.13	71,323.71	107,712.55	99,987.85	88,185.89	78,339.34	89,616.71	104,694.78	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	18,426.88	17,700.92	20,388.19	19,706.25	29,911.21	28,592.06	30,334.23	41,913.51	50,485.99	
Depósitos de Bancos	45,681.28	60,035.21	50,935.52	88,006.30	70,076.65	59,593.82	48,005.11	47,703.19	54,208.79	
Patrimonio Total	12,266.44	10,433.41	10,998.11	11,428.53	12,121.20	10,447.89	11,256.48	12,122.74	13,005.91	
PROMEDIO (12 MESES)										
Total de Activos	120,352.81	120,908.23	116,207.15	125,594.18	119,055.23	128,429.15	132,632.68	152,148.60	152,357.09	
Activos Generadores de Ingresos	108,923.03	96,163.07	94,807.20	107,135.65	103,162.31	99,169.57	101,252.31	114,248.08	115,671.91	
Total de Prestamos	108,923.03	96,163.07	94,807.20	107,135.65	103,162.31	99,169.57	101,252.31	114,248.08	115,671.91	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	12,029.22	10,425.91	10,989.68	11,566.27	12,193.82	10,440.65	11,127.29	11,775.64	12,563.55	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	7,238.49	1,877.07	3,744.72	5,798.74	8,166.26	2,138.98	3,927.22	5,911.71	8,186.49	
Egreso de Operaciones	4,491.82	1,153.39	2,313.71	3,668.08	5,261.88	1,327.55	2,285.66	3,355.19	4,599.34	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	2,746.67	723.68	1,431.02	2,130.66	2,904.39	811.43	1,641.56	2,556.51	3,587.14
Otros Ingresos	1,212.48	254.57	426.34	796.37	1,178.95	396.53	756.92	1,062.36	1,337.70
Ingreso de Operaciones	3,959.15	978.25	1,857.35	2,927.03	4,083.34	1,207.96	2,398.48	3,618.88	4,924.84
Egresos Generales	1,571.21	538.74	845.41	1,252.42	1,605.93	617.03	903.37	1,222.03	1,525.74
Utilidad Antes de Provisiones	2,387.94	439.51	1,011.94	1,674.61	2,477.41	590.94	1,495.11	2,396.84	3,399.10
Utilidad del Periodo	2,266.44	433.41	998.11	1,428.53	2,121.20	447.89	1,256.48	2,122.74	3,005.91
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	637.66	637.06	732.32	867.56	833.14	869.38	927.94	955.53	1,081.94
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	0.73	0.74	0.81	0.75	0.70	0.77	0.83	0.85	0.96
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	13.09	8.71	9.55	7.96	8.40	7.62	7.50	7.55	8.11
Patrimonio / Activos Generadores de Ing. (%)	13.99	12.12	12.20	9.86	10.22	9.31	10.02	10.77	11.54
Patrimonio / Préstamos Totales (%)	13.99	12.12	12.20	9.86	10.22	9.31	10.02	10.77	11.54
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	4.77	29.53	22.12	19.15	17.99	17.26	26.15	31.47	31.33
Activos Líquidos / Activos Totales (%)	3.98	26.38	19.41	17.32	16.13	15.32	23.55	28.59	28.30
Activos Líquidos + Inversiones / Depósitos Totales (%)	4.77	29.53	22.12	19.15	17.99	17.26	26.15	31.47	31.33
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.08	1.80	2.11	1.78	2.06	1.81	2.48	2.48	2.60
Utilidad Neta / Total de Activos (Promedio) (%)	1.88	1.43	1.72	1.52	1.78	1.39	1.89	1.86	1.97
Utilidad Neta / Patrimonio Total (Promedio) (%)	18.84	16.63	18.16	16.47	17.40	17.16	22.58	24.04	23.93
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.65	7.81	7.90	7.22	7.92	8.63	7.76	6.90	7.08
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.12	4.80	4.88	4.57	5.10	5.35	4.51	3.92	3.98
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.52	3.01	3.02	2.65	2.82	3.27	3.24	2.98	3.10
Egresos Generales / Ingresos de Operaciones (%)	39.69	55.07	45.52	42.79	39.33	51.08	37.66	33.77	30.98



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.11	1.06	0.90	0.99	1.14	1.60	1.50	1.24	1.16
PRODUCTIVIDAD									
Número de Empleados	11.00	11.00	11.00	11.00	10.00	11.00	11.00	11.00	11.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	7,973.49	7,825.63	8,194.22	10,541.81	11,861.63	10,205.21	10,215.29	10,230.56	10,247.96
Depósitos Totales / Empleados	7,111.68	9,726.23	9,186.72	11,805.16	12,949.87	11,062.83	12,284.49	13,271.11	13,169.05
Utilidad Neta / Empleados	206.04	39.40	90.74	129.87	212.12	40.72	114.23	192.98	273.26
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-36.21	-1.86	-1.76	33.54	54.00	14.46	30.32	11.86	11.07
Préstamos (%)	-32.60	-18.98	-9.39	17.95	35.24	30.41	24.66	-2.95	-4.96
Locales (%)	-4.10	-15.33	-6.82	44.22	100.33	140.08	169.95	131.23	69.59
Extranjeros (%)	-35.75	-19.57	-9.86	14.27	24.52	11.62	-2.90	-26.71	-24.71
Depósitos (%)	-40.53	0.36	0.41	40.09	65.54	13.74	33.72	12.42	11.86
Locales (%)	45.69	96.48	121.14	39.35	109.00	14.54	91.02	154.54	36.10
Extranjeros (%)	-47.39	-15.24	-18.21	40.24	55.97	13.44	9.84	-16.80	4.71
Patrimonio (%)	4.02	0.14	0.15	-2.35	-1.18	0.14	2.35	6.07	7.30
Utilidad Neta (%)	26.48	3.58	1.72	-16.17	-6.41	3.34	25.89	48.60	41.71
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	88,346.03	86,718.95	90,868.70	116,827.52	119,449.40	113,126.63	113,296.18	113,491.73	113,809.50
Mencion Especial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	8.23	8.16	7.89	7.94	8.16	7.59	7.54	7.66	7.53
Resto del País	8.50	8.60	9.13	9.11	8.44	7.76	7.55	7.72	41.02
Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	9.00	8.50	8.50



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Consumo									
Vivienda Hipotecaria	0.00	0.00	0.00	0.00	7.67	7.00	0.00	0.00	0.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	8.86	8.82	8.89	8.82	8.56	7.90	7.70	7.76	7.90
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	4.32	4.23	4.28	4.15	4.00	3.12	2.58	0.00	2.76
Persona Juridica	4.39	4.55	4.53	4.30	4.22	3.24	2.92	0.00	2.90