

**KOREA EXCHANGE BANK, LTD.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

|                                 | 2008         | 2009        |              |               |              | 2010        |              |               |              |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|                                 | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION            |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 160,347.16   | 147,470.38  | 139,189.02   | 143,838.19    | 159,704.02   | 181,109.78  | 163,876.54   | 126,076.65    | 0.00         |
| ACTIVOS LIQUIDOS                | 45,384.62    | 33,975.43   | 46,387.78    | 50,865.23     | 68,155.30    | 89,660.47   | 104,741.65   | 68,433.61     | 0.00         |
| TOTAL DE PRESTAMOS              | 112,727.56   | 110,693.85  | 89,897.41    | 91,226.66     | 89,358.05    | 88,454.13   | 56,518.03    | 53,461.82     | 0.00         |
| LOCALES                         | 42,120.95    | 42,434.49   | 37,675.04    | 41,017.63     | 43,234.02    | 44,597.54   | 51,373.27    | 49,955.89     | 0.00         |
| EXTRANJEROS                     | 70,606.61    | 68,259.36   | 52,222.37    | 50,209.03     | 46,124.03    | 43,856.59   | 5,144.75     | 3,505.92      | 0.00         |
| TOTAL DE INVERSIONES            | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| TOTAL DE DEPOSITOS              | 144,859.55   | 132,731.66  | 124,242.65   | 128,692.54    | 143,137.82   | 167,205.37  | 148,297.99   | 108,882.25    | 0.00         |
| LOCALES                         | 40,164.77    | 34,987.67   | 40,900.41    | 32,788.74     | 41,108.72    | 37,874.42   | 44,214.93    | 36,801.14     | 0.00         |
| DEPOSITOS DE OFICIALES          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 40,044.93    | 34,975.72   | 40,896.80    | 15,373.99     | 22,148.63    | 19,082.22   | 29,061.90    | 23,614.47     | 0.00         |
| DEPOSITOS DE BANCOS             | 119.84       | 11.94       | 3.61         | 17,414.75     | 18,960.09    | 18,792.20   | 15,153.03    | 13,186.67     | 0.00         |
| EXTRANJEROS                     | 104,694.78   | 97,744.00   | 83,342.24    | 95,903.80     | 102,029.10   | 129,330.95  | 104,083.06   | 72,081.10     | 0.00         |
| DEPOSITOS DE OFICIALES          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 50,486.22    | 43,185.45   | 32,772.24    | 45,833.54     | 57,954.54    | 86,113.23   | 63,529.70    | 65,381.39     | 0.00         |
| DEPOSITOS DE BANCOS             | 54,208.56    | 54,558.55   | 50,570.00    | 50,070.26     | 44,074.56    | 43,217.72   | 40,553.36    | 6,699.72      | 0.00         |
| PATRIMONIO TOTAL                | 13,005.91    | 10,153.08   | 11,607.86    | 12,756.29     | 13,989.78    | 10,243.64   | 11,992.67    | 12,514.03     | 0.00         |
| PROMEDIO (12 MESES)             |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 152,357.09   | 142,278.64  | 144,640.10   | 152,251.57    | 160,025.59   | 164,290.08  | 151,532.78   | 134,957.42    | 0.00         |
| ACTIVOS GENERADORES DE INGRESOS | 115,671.91   | 111,475.55  | 101,132.82   | 101,881.43    | 101,042.81   | 99,573.99   | 73,207.72    | 72,344.24     | 0.00         |
| TOTAL DE PRESTAMOS              | 115,671.91   | 111,475.55  | 101,132.82   | 101,881.43    | 101,042.81   | 99,573.99   | 73,207.72    | 72,344.24     | 0.00         |
| TOTAL DE INVERSIONES            | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PATRIMONIO TOTAL                | 12,563.55    | 10,300.48   | 11,432.17    | 12,439.52     | 13,497.84    | 10,198.36   | 11,800.27    | 12,635.16     | 0.00         |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |             |              |               |              |             |              |               |              |
| INGRESOS POR INTERESES          | 8,186.49     | 1,896.18    | 4,107.17     | 6,228.39      | 8,348.25     | 1,952.61    | 4,111.44     | 5,463.74      | 0.00         |
| EGRESOS DE OPERACIONES          | 4,599.34     | 1,029.84    | 1,926.76     | 2,740.25      | 3,533.56     | 764.81      | 1,374.42     | 1,890.21      | 0.00         |
| INGRESO NETO DE INTERESES       | 3,587.14     | 866.34      | 2,180.40     | 3,488.14      | 4,814.70     | 1,187.79    | 2,737.02     | 3,573.53      | 0.00         |

**KOREA EXCHANGE BANK, LTD.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

|   | 2008         | 2009        |              |               |              | 2010        |              |               |              |
|---|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|   | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| OTROS INGRESOS  | 1,337.70     | 236.93      | 656.18       | 1,036.58      | 1,374.44     | 329.12      | 1,014.92     | 1,469.94      | 0.00         |
| INGRESO DE OPERACIONES  | 4,924.84     | 1,103.27    | 2,836.58     | 4,524.72      | 6,189.14     | 1,516.91    | 3,751.94     | 5,043.48      | 0.00         |
| EGRESOS GENERALES   | 1,525.74     | 925.45      | 1,196.70     | 1,598.24      | 1,938.01     | 1,249.21    | 1,666.78     | 2,148.08      | 0.00         |
| UTILIDAD ANTES DE PROVISIONES   | 3,399.10     | 177.82      | 1,639.88     | 2,926.48      | 4,251.13     | 267.70      | 2,085.17     | 2,895.40      | 0.00         |
| UTILIDAD DEL PERIODO  | 3,005.91     | 153.08      | 1,607.86     | 2,756.29      | 3,989.78     | 243.64      | 1,992.67     | 2,514.03      | 0.00         |
| <b>CALIDAD DE ACTIVOS</b>   |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| TOTAL PROVISIONES PARA PRESTAMOS  | 1,081.94     | 1,105.44    | 907.57       | 921.48        | 902.61       | 893.48      | 570.89       | 540.02        | 0.00         |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 0.96         | 1.00        | 1.01         | 1.01          | 1.01         | 1.01        | 1.01         | 1.01          | 0.00         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 8.11         | 6.88        | 8.34         | 8.87          | 8.76         | 5.66        | 7.32         | 9.93          | 0.00         |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 11.54        | 9.17        | 12.91        | 13.98         | 15.66        | 11.58       | 21.22        | 23.41         | 0.00         |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 11.54        | 9.17        | 12.91        | 13.98         | 15.66        | 11.58       | 21.22        | 23.41         | 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         |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 31.33        | 25.60       | 37.34        | 39.52         | 47.62        | 53.62       | 70.63        | 62.85         | 0.00         |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 28.30        | 23.04       | 33.33        | 35.36         | 42.68        | 49.51       | 63.91        | 54.28         | 0.00         |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 31.33        | 25.60       | 37.34        | 39.52         | 47.62        | 53.62       | 70.63        | 62.85         | 0.00         |
| <b>RENTABILIDAD</b>   |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 2.60         | 0.55        | 3.18         | 3.61          | 3.95         | 0.98        | 5.44         | 4.63          | 0.00         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | 1.97         | 0.43        | 2.22         | 2.41          | 2.49         | 0.59        | 2.63         | 2.48          | 0.00         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | 23.93        | 5.94        | 28.13        | 29.54         | 29.56        | 9.56        | 33.77        | 26.53         | 0.00         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.08         | 6.80        | 8.12         | 8.15          | 8.26         | 7.84        | 11.23        | 10.07         | 0.00         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 3.98         | 3.70        | 3.81         | 3.59          | 3.50         | 3.07        | 3.75         | 3.48          | 0.00         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 3.10         | 3.11        | 4.31         | 4.56          | 4.77         | 4.77        | 7.48         | 6.59          | 0.00         |



**KOREA EXCHANGE BANK, LTD.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

|                        | 2008         | 2009        |              |               |              | 2010        |              |               |              |
|------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|                        | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| ZONA LIBRE             | 8.44         | 8.41        | 7.88         | 7.96          | 7.37         | 7.77        | 7.49         | 7.41          | 0.00         |
| RESTO DEL PAIS         | 8.10         | 7.79        | 8.15         | 8.11          | 8.38         | 7.48        | 7.06         | 7.11          | 0.00         |
| AL POR MENOR           | 8.50         | 9.02        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| CONSUMO                |              |             |              |               |              |             |              |               |              |
| VIVIENDA HIPOTECARIA   | 0.00         | 0.00        | 6.89         | 6.91          | 7.13         | 6.95        | 6.88         | 6.87          | 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      | 7.48         | 7.20        | 7.26         | 7.11          | 6.94         | 6.92        | 6.83         | 6.52          | 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        | 2.99         | 2.93        | 2.76         | 2.81          | 2.58         | 2.60        | 2.10         | 2.46          | 0.00         |
| PERSONA JURIDICA       | 2.94         | 2.52        | 2.72         | 2.75          | 2.76         | 2.48        | 2.51         | 2.43          | 0.00         |