



Fecha: 14 de Marzo de 2005

KOREA EXCHANGE BANK, LIMITED
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	22,399,205.92	6,485,213.58	6,886,533.26	42,094,262.35	36,705,331.92
Depósitos Internos en Bancos	2,092,431.42	2,071,724.30	1,782,230.39	1,991,636.60	3,938,823.05
A la Vista	492,310.23	372,824.42	382,230.39	572,931.98	2,519,618.78
A Plazo	1,600,121.19	1,698,899.88	1,400,000.00	1,418,704.62	1,419,204.27
Depósitos Externos en Bancos	20,183,072.43	4,265,048.14	4,937,861.90	39,906,084.17	32,646,183.24
A la Vista	20,183,072.43	4,265,048.14	4,937,861.90	8,906,084.17	7,146,183.24
A Plazo	0.00	0.00	0.00	31,000,000.00	25,500,000.00
Otros	123,702.07	148,441.14	166,440.97	196,541.58	120,325.63
CARTERA CREDITICIA NETA	159,014,277.14	164,325,221.11	234,967,437.73	191,032,716.91	204,789,984.03
Interna	9,755,652.46	10,153,478.71	9,610,008.10	10,348,179.31	10,895,210.19
Externa	179,526,309.30	184,416,961.23	255,607,601.79	199,303,760.00	194,412,498.23
Menos Provisiones	30,267,684.62	30,245,218.83	30,250,172.16	18,619,222.40	517,724.39
Interna	48,778.39	50,767.39	48,050.04	51,740.90	54,476.03
Externa	30,218,906.23	30,194,451.44	30,202,122.12	18,567,481.50	463,248.36
INVERSIONES EN VALORES NETA	5,802,224.55	4,929,862.68	5,711,887.57	5,122,764.85	5,222,521.16
Internas	0.00	0.00	0.00	0.00	0.00
Externas	5,802,224.55	4,929,862.68	5,711,887.57	5,122,764.85	5,222,521.16
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	607,444.56	1,283,505.57	1,195,781.84	984,386.03	1,184,928.64
Internos	395,807.07	875,562.15	852,829.44	316,078.17	300,530.44



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Externos	211,637.49	407,943.42	342,952.40	668,307.86	884,398.20
ACTIVO TOTAL NETO	187,823,152.17	177,023,802.94	248,761,640.40	239,234,130.14	247,902,765.75
DEPOSITOS	197,352,014.50	165,357,786.38	234,786,277.57	223,528,490.31	218,706,879.27
Internos	192,249,397.05	10,353,820.33	10,162,481.98	26,473,800.27	32,994,536.17
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	10,659,817.71	10,350,828.98	10,159,490.63	26,472,274.17	32,950,172.27
A la Vista	7,032,513.10	6,491,718.62	6,222,117.68	8,265,398.22	11,566,849.67
A Plazo	3,558,219.18	3,303,790.42	3,341,857.36	17,904,775.82	20,964,008.55
De Ahorros	69,085.43	555,319.94	595,515.59	302,100.13	419,314.05
De Bancos	181,589,579.34	2,991.35	2,991.35	1,526.10	44,363.90
A la Vista	29,579.34	2,991.35	2,991.35	1,526.10	44,363.90
A Plazo	181,560,000.00	0.00	0.00	0.00	0.00
Externos	5,102,617.45	155,003,966.05	224,623,795.59	197,054,690.04	185,712,343.10
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	4,099,616.10	5,325,293.57	7,145,070.89	6,675,892.57	7,493,448.19
A la Vista	0.00	1,391,803.52	1,603,362.38	1,083,339.66	1,056,348.19
A Plazo	3,569,858.99	3,865,997.99	5,459,465.54	5,512,022.22	6,315,858.06
De Ahorros	529,757.11	67,492.06	82,242.97	80,530.69	121,241.94
De Bancos	1,003,001.35	149,678,672.48	217,478,724.70	190,378,797.47	178,218,894.91
A la Vista	3,001.35	18,672.48	18,724.70	18,797.47	18,894.91
A Plazo	1,000,000.00	149,660,000.00	217,460,000.00	190,360,000.00	178,200,000.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	617,328.17	1,214,143.05	1,086,169.40	1,005,958.18	997,222.37
Internos	286,767.42	1,023,563.83	619,032.24	252,412.50	99,290.52
Externos	330,560.75	190,579.22	467,137.16	753,545.68	897,931.85
PATRIMONIO	-10,146,190.50	10,451,873.51	12,889,193.43	14,699,681.65	28,198,664.11
Capital	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	-20,146,190.50	1,324,235.36	2,889,193.43	5,288,804.37	18,597,693.58
Gan/Perd en Inv. Dis. para la Venta	0.00	-872,361.85	0.00	-589,122.72	-399,029.47
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	187,823,152.17	177,023,802.94	248,761,640.40	239,234,130.14	247,902,765.75