



**KOREA EXCHANGE BANK, LTD.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	8,186,485.99	1,896,180.37	4,107,167.03	6,228,389.81	8,348,253.14
Préstamos	6,910,580.76	1,510,087.63	3,294,131.26	4,937,716.84	6,551,550.28
Depósitos	1,275,905.23	386,092.74	813,035.77	1,290,672.97	1,796,702.86
Inversiones	0.00	0.00	0.00	0.00	0.00
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	4,599,344.62	1,029,836.56	1,926,763.48	2,740,245.99	3,533,556.19
Intereses Pagados	4,506,085.03	1,007,935.20	1,885,670.49	2,677,726.40	3,451,755.30
Comisiones	93,259.59	21,901.36	41,092.99	62,519.59	81,800.89
INGRESO NETO DE INTERESES	3,587,141.37	866,343.81	2,180,403.55	3,488,143.82	4,814,696.95
OTROS INGRESOS	1,337,748.86	236,926.69	656,178.15	1,036,580.34	1,374,444.35
Comisiones	868,615.46	162,648.27	311,435.08	514,011.74	1,000,504.72
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	469,133.40	74,278.42	344,743.07	522,568.60	373,939.63
INGRESOS DE OPERACIONES	4,924,890.23	1,103,270.50	2,836,581.70	4,524,724.16	6,189,141.30
EGRESOS GENERALES	1,525,791.79	914,579.89	1,185,823.51	1,587,367.38	1,927,135.20
Gastos Administrativos	954,687.74	721,826.25	879,259.53	1,118,689.64	1,279,787.93
Gastos Generales	181,193.47	99,955.85	122,994.11	193,181.78	237,444.12
G. de Depreciación	97,404.70	23,078.34	46,420.57	71,188.20	96,428.02
Otros Gastos	292,505.88	69,719.45	137,149.30	204,307.76	313,475.13
UTILIDADES ANTES DE PROVISIONES	3,399,098.44	188,690.61	1,650,758.19	2,937,356.78	4,262,006.10
CUENTAS MALAS	393,188.28	35,611.27	42,896.71	181,065.61	272,226.05



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	3,005,910.16	153,079.34	1,607,861.48	2,756,291.17	3,989,780.05