



Korea Exchange Bank, Limited
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

| Descripcion | 2002 | | | | 2003 | | | | | | | | | | | |
|---------------------------------|----------------|-----------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| | Absoluta | % | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre | |
| ACTIVOS LIQUIDOS | 26,452,336.92 | 157.26 | 16,820,916.24 | 19,792,499.96 | 17,042,913.48 | 18,604,144.52 | 21,079,370.45 | 24,065,792.23 | 12,656,034.49 | 12,562,099.19 | 12,215,436.10 | 11,765,926.12 | 5,662,215.38 | 14,782,553.60 | 43,273,253.16 | |
| Depositos Locales en Bancos | 561,763.98 | 36.37 | 1,544,419.29 | 1,393,266.33 | 1,685,621.62 | 1,726,586.62 | 2,061,582.02 | 1,546,913.30 | 1,394,729.38 | 2,142,121.46 | 2,373,109.68 | 2,302,556.49 | 2,300,652.84 | 2,083,508.59 | 2,106,183.27 | |
| A la Vista | -52,109.06 | -9.57 | 544,419.29 | 393,266.33 | 685,621.62 | 417,586.62 | 786,582.02 | 546,913.30 | 394,729.38 | 626,121.46 | 539,109.68 | 902,556.49 | 638,900.99 | 669,756.74 | 492,310.23 | |
| A Plazo | 613,873.04 | 61.39 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 | 1,309,000.00 | 1,275,000.00 | 1,000,000.00 | 1,000,000.00 | 1,516,000.00 | 1,834,000.00 | 1,400,000.00 | 1,661,751.85 | 1,413,751.85 | 1,613,873.04 | |
| Depositos Extranjeros en Bancos | 25,865,020.49 | 170.41 | 15,178,347.33 | 18,300,864.34 | 15,224,259.26 | 16,777,600.95 | 18,951,903.13 | 22,331,797.31 | 11,191,299.78 | 10,336,522.18 | 9,740,258.32 | 9,399,075.45 | 3,241,429.60 | 12,586,356.09 | 41,043,367.82 | |
| A la Vista | 25,865,020.49 | 170.41 | 15,178,347.33 | 18,300,864.34 | 15,224,259.26 | 14,877,600.95 | 18,451,903.13 | 22,331,797.31 | 11,191,299.78 | 10,336,522.18 | 9,740,258.32 | 9,399,075.45 | 3,241,429.60 | 12,586,356.09 | 41,043,367.82 | |
| A Plazo | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,900,000.00 | 500,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Otros | 25,552.45 | 26.03 | 98,149.62 | 98,369.29 | 133,032.60 | 99,956.95 | 65,885.30 | 187,081.62 | 70,005.33 | 83,455.55 | 102,068.10 | 64,294.18 | 120,132.94 | 112,688.92 | 123,702.07 | |
| CARTERA CREDITICIA | 27,837,271.81 | 21.22 | 131,177,005.33 | 130,415,316.43 | 132,947,643.27 | 196,332,010.07 | 195,891,698.99 | 196,060,279.78 | 195,871,880.12 | 196,067,799.78 | 195,033,802.09 | 195,302,944.44 | 194,473,851.91 | 193,728,751.31 | 159,014,277.14 | |
| Locales | -15,247,358.27 | -61.10 | 24,954,232.34 | 25,067,445.36 | 24,976,467.07 | 19,031,141.29 | 19,475,651.89 | 19,526,220.41 | 19,290,441.96 | 8,294,414.88 | 8,492,089.98 | 8,868,625.45 | 9,862,684.44 | 9,566,049.06 | 9,706,874.07 | |
| Extranjero | 43,084,630.08 | 40.56 | 106,222,772.99 | 105,347,871.07 | 107,971,176.20 | 177,300,868.78 | 176,416,047.10 | 176,534,059.37 | 176,581,438.16 | 187,773,384.90 | 186,541,712.11 | 186,434,318.99 | 184,611,167.47 | 184,162,702.25 | 149,307,403.07 | |
| INVERSIONES EN VALORES | 1,254,362.96 | 32.72 | 3,833,756.70 | 3,931,657.58 | 4,768,862.31 | 4,289,102.96 | 4,491,032.94 | 4,854,333.84 | 4,686,510.24 | 4,422,838.51 | 4,529,985.25 | 4,750,727.54 | 4,681,633.66 | 4,941,192.49 | 5,088,119.66 | |
| Extranjero | 1,254,362.96 | 32.72 | 3,833,756.70 | 3,931,657.58 | 4,768,862.31 | 4,289,102.96 | 4,491,032.94 | 4,854,333.84 | 4,686,510.24 | 4,422,838.51 | 4,529,985.25 | 4,750,727.54 | 4,681,633.66 | 4,941,192.49 | 5,088,119.66 | |
| OTROS ACTIVOS | 488,761.80 | 56.39 | 866,682.76 | 940,781.62 | 1,542,334.80 | 1,759,186.66 | 1,052,274.16 | 1,167,620.97 | 1,570,824.51 | 2,649,032.43 | 1,902,431.78 | 2,092,237.81 | 1,658,770.40 | 2,195,259.20 | 1,355,444.56 | |
| Locales | 528,766.15 | 86.48 | 611,408.59 | 619,098.54 | 615,367.90 | 520,337.03 | 404,667.27 | 955,521.91 | 1,322,912.90 | 2,350,425.12 | 1,519,782.50 | 1,056,974.64 | 1,287,555.35 | 1,466,694.26 | 1,140,174.74 | |
| Extranjero | -40,004.35 | -15.67 | 255,274.17 | 321,683.08 | 926,966.90 | 1,238,849.63 | 647,606.89 | 212,099.06 | 247,911.61 | 298,607.31 | 382,649.28 | 1,035,263.17 | 371,215.05 | 728,564.94 | 215,269.82 | |
| TOTAL DE ACTIVOS | 56,032,733.49 | 36.70 | 152,698,361.03 | 155,080,255.59 | 156,301,753.86 | 220,984,444.21 | 222,514,376.54 | 226,148,026.82 | 214,785,249.36 | 215,701,769.91 | 213,681,655.22 | 213,911,835.91 | 206,476,471.35 | 215,647,756.60 | 208,731,094.52 | |
| DEPOSITOS | 60,368,912.75 | 44.07 | 136,983,101.75 | 145,679,325.92 | 145,513,112.79 | 210,192,344.52 | 211,326,659.27 | 213,186,881.93 | 201,143,685.96 | 200,954,503.46 | 198,950,899.19 | 199,023,025.51 | 191,029,569.63 | 199,187,043.95 | 197,352,014.50 | |
| Locales | -21,669.56 | -0.21 | 10,383,727.04 | 7,892,576.89 | 6,210,032.31 | 9,174,868.80 | 7,619,884.18 | 15,868,044.70 | 10,424,047.76 | 11,337,269.10 | 13,569,959.17 | 9,942,469.59 | 9,695,131.22 | 11,556,422.98 | 10,362,057.48 | |
| De Particulares | 821,081.72 | 8.61 | 9,537,974.41 | 7,442,416.26 | 5,759,698.08 | 8,925,172.32 | 7,615,982.54 | 14,864,682.35 | 8,420,715.41 | 9,333,936.75 | 11,566,626.82 | 9,939,137.24 | 9,692,129.87 | 11,553,421.63 | 10,359,056.13 | |
| A la Vista | -833,972.34 | -13.69 | 6,091,601.03 | 4,016,017.97 | 3,373,761.60 | 4,287,267.59 | 4,743,144.69 | 6,198,408.52 | 4,311,854.91 | 4,961,779.87 | 5,815,897.90 | 4,212,142.60 | 4,730,092.60 | 6,532,322.16 | 5,257,628.69 | |
| A Plazo | 1,352,006.68 | 41.99 | 3,219,663.65 | 3,205,855.55 | 2,216,255.68 | 4,442,957.84 | 2,667,685.76 | 8,469,834.65 | 3,818,343.08 | 4,091,342.32 | 5,513,699.76 | 5,501,571.40 | 4,498,585.20 | 4,495,868.79 | 4,571,670.33 | |
| De Ahorros | 303,047.38 | 133.67 | 226,709.73 | 220,542.74 | 169,680.80 | 194,946.89 | 205,152.09 | 196,439.18 | 290,517.42 | 280,814.56 | 237,029.16 | 225,423.24 | 463,452.07 | 525,230.68 | 529,757.11 | |
| De Bancos | -842,751.28 | -99.65 | 845,752.63 | 450,160.63 | 450,334.23 | 249,696.48 | 3,901.64 | 1,003,362.35 | 2,003,332.35 | 2,003,332.35 | 2,003,332.35 | 3,332.35 | 3,001.35 | 3,001.35 | 3,001.35 | |
| A la Vista | 2,974.29 | 10.991.46 | 27.06 | 3,827.66 | 3,827.66 | 2,997.66 | 3,901.64 | 3,362.35 | 3,332.35 | 3,332.35 | 3,332.35 | 3,332.35 | 3,001.35 | 3,001.35 | 3,001.35 | |
| A Plazo | -845,725.57 | -100.00 | 845,725.57 | 446,332.97 | 446,506.57 | 246,698.82 | 0.00 | 1,000,000.00 | 2,000,000.00 | 2,000,000.00 | 2,000,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Extranjero | 60,390,582.31 | 47.70 | 126,599,374.71 | 137,786,749.03 | 139,303,080.48 | 201,017,475.72 | 203,706,775.09 | 197,318,837.23 | 190,719,638.20 | 189,617,234.36 | 185,380,940.02 | 189,080,555.92 | 181,334,438.41 | 187,630,620.97 | 186,989,957.02 | |
| De Particulares | -6,700,993.50 | -55.37 | 12,101,371.18 | 11,390,663.00 | 11,406,947.22 | 10,718,993.86 | 9,688,286.41 | 6,300,302.49 | 5,926,850.95 | 6,024,429.83 | 6,088,072.45 | 6,068,259.73 | 5,753,045.65 | 5,777,544.33 | 5,400,377.68 | |
| A la Vista | -4,350,884.89 | -71.12 | 6,117,931.68 | 5,410,099.01 | 5,424,992.34 | 4,727,388.92 | 3,727,390.31 | 2,669,328.35 | 2,296,358.22 | 2,382,956.78 | 2,403,796.03 | 2,360,678.83 | 2,064,693.32 | 2,079,000.58 | 1,767,046.79 | |
| A Plazo | -2,331,215.59 | -39.54 | 5,895,461.05 | 5,902,197.21 | 5,907,640.88 | 5,910,651.96 | 5,884,400.22 | 3,560,063.71 | 3,561,599.52 | 3,562,534.35 | 3,609,302.76 | 3,629,364.79 | 3,623,568.99 | 3,633,342.03 | 3,564,245.46 | |
| De Ahorro | -18,893.02 | -21.47 | 87,978.45 | 78,366.78 | 74,314.00 | 80,952.98 | 76,495.88 | 70,910.43 | 68,893.21 | 78,938.70 | 74,973.66 | 78,216.11 | 64,783.34 | 65,201.72 | 69,085.43 | |
| De Bancos | 67,091,575.81 | 58.60 | 114,498,003.53 | 126,396,086.03 | 127,896,133.26 | 190,298,481.86 | 194,018,488.68 | 191,018,534.74 | 184,792,787.25 | 183,592,804.53 | 179,292,867.57 | 183,012,296.19 | 175,581,392.76 | 181,853,076.64 | 181,589,579.34 | |
| A la Vista | -8,424.19 | -22.17 | 38,003.53 | 36,086.03 | 36,133.26 | 138,481.86 | 58,488.68 | 58,534.74 | 32,787.25 | 32,804.53 | 32,867.57 | 552,296.19 | 221,392.76 | 2,893,076.64 | 29,579.34 | |
| A Plazo | 67,100,000.00 | 58.62 | 114,460,000.00 | 126,360,000.00 | 127,860,000.00 | 190,160,000.00 | 193,960,000.00 | 190,960,000.00 | 184,760,000.00 | 183,560,000.00 | 179,260,000.00 | 182,460,000.00 | 175,360,000.00 | 178,960,000.00 | 181,560,000.00 | |
| OTROS PASIVOS | 694,734.94 | 101.52 | 684,345.08 | 883,815.64 | 920,994.56 | 1,091,221.64 | 607,117.77 | 1,357,063.25 | 1,634,200.37 | 2,512,716.90 | 1,869,702.18 | 1,318,477.29 | 1,368,462.79 | 1,597,789.51 | 1,379,080.02 | |
| Locales | 710,352.09 | 168.19 | 422,360.88 | 442,105.84 | 533,332.66 | 741,820.68 | 208,870.76 | 802,830.52 | 1,235,952.87 | 2,159,794.25 | 1,639,822.77 | 926,983.31 | 1,060,443.02 | 1,292,827.52 | 1,132,712.97 | |
| Extranjero | -15,617.15 | -5.96 | 261,984.20 | 441,709.80 | 387,661.90 | 349,400.96 | 398,247.01 | 554,232.73 | 398,247.50 | 352,922.65 | 229,879.41 | 391,493.98 | 308,019.77 | 304,961.99 | 246,367.05 | |
| PATRIMONIO | -5,030,914.20 | -33.47 | 15,030,914.20 | 8,517,114.03 | 9,867,646.51 | 9,700,878.05 | 10,580,599.50 | 11,604,081.64 | 12,007,363.03 | 12,234,549.55 | 12,861,053.85 | 13,570,333.11 | 14,078,438.93 | 14,862,923.14 | 10,000,000.00 | |
| Capital | 0.00 | 0.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | |
| Otras Reservas | 20,860,295.39 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 20,860,295.39 | |



Korea Exchange Bank, Limited
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

| Descripcion | 2002 | | | 2003 | | | | | | | | | | | |
|--|----------------------|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Absoluta | % | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Utilidad de Periodo | -27,297,190.36 | -381.73 | 7,150,999.86 | 539,298.81 | 1,052,626.56 | 1,365,617.45 | 1,967,599.51 | 2,627,780.75 | 3,198,885.74 | 3,689,743.99 | 4,209,101.55 | 4,697,638.52 | 5,199,029.82 | 5,723,955.20 | -20,146,190.50 |
| Ganancia o Perdida en Valores Disponible para la Venta | 1,405,980.77 | -66.32 | -2,120,085.66 | -2,022,184.78 | -1,184,980.05 | -1,664,739.40 | -1,387,000.01 | -1,023,699.11 | -1,191,522.71 | -1,455,194.44 | -1,348,047.70 | -1,127,305.41 | -1,120,590.89 | -861,032.06 | -714,104.89 |
| PASIVO Y PATRIMONIO | 56,032,733.49 | 36.70 | 152,698,361.03 | 155,080,255.59 | 156,301,753.86 | 220,984,444.21 | 222,514,376.54 | 226,148,026.82 | 214,785,249.36 | 215,701,769.91 | 213,681,655.22 | 213,911,835.91 | 206,476,471.35 | 215,647,756.60 | 208,731,094.52 |