

KEB HANA BANK
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2016	2017											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(2,451.62)	(2.86%)	85,708.34	82,587.04	79,713.66	52,858.86	75,258.84	98,824.25	67,382.36	51,309.88	53,778.42	56,368.18	72,598.77	77,963.93	83,256.72
Depositos Locales en Bancos	14,952.78	60.08%	24,886.53	19,410.30	22,394.44	20,735.98	21,151.17	20,755.65	19,875.06	19,781.33	19,908.14	19,555.15	34,761.49	34,774.86	39,839.31
A la Vista	(5,047.22)	(73.29%)	6,886.53	1,910.30	3,394.44	3,235.98	3,151.17	3,255.65	2,375.06	2,281.33	2,408.14	2,055.15	2,261.49	2,274.86	1,839.31
A Plazo	20,000.00	111.11%	18,000.00	17,500.00	19,000.00	17,500.00	18,000.00	17,500.00	17,500.00	17,500.00	17,500.00	17,500.00	32,500.00	32,500.00	38,000.00
Depositos Extranjeros en Bancos	(17,311.97)	(28.55%)	60,639.45	62,964.59	57,287.90	31,986.52	54,100.42	77,816.84	47,461.71	31,482.83	33,818.76	36,750.67	37,768.33	43,070.69	43,327.48
A la Vista	(17,311.97)	(56.50%)	30,639.45	32,964.59	27,287.90	1,986.52	24,100.42	47,816.84	17,461.71	1,482.83	3,818.76	6,750.67	1,768.33	3,070.69	13,327.48
A Plazo	0.00	0.00%	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	36,000.00	40,000.00	30,000.00
Menos Provisiones	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	0.00	0.00
Locales	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	0.00	0.00
Extranjero	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	0.00	0.00
Otros	(92.42)	(50.68%)	182.35	212.15	31.32	136.36	7.25	251.76	45.59	45.72	51.52	62.35	68.95	118.39	89.93
CARTERA CREDITICIA	40,920.20	27.55%	148,552.88	149,329.12	149,805.48	160,582.19	173,197.58	176,081.55	185,808.87	184,609.97	183,783.52	185,803.85	188,266.45	191,786.57	189,473.08
Locales	3,862.52	7.88%	49,010.62	48,544.75	47,825.34	47,616.49	50,251.48	50,186.56	50,688.81	51,729.44	50,383.52	52,402.29	52,260.83	52,645.03	52,873.14
Extranjero	37,328.15	37.32%	100,011.40	101,252.10	102,442.84	113,442.84	123,484.54	126,484.54	135,734.54	133,734.54	134,015.14	134,015.14	136,617.67	139,589.55	137,339.55
Menos Provisiones	270.46	57.65%	469.14	467.74	462.70	477.13	538.44	589.55	614.48	854.00	615.14	613.58	612.05	448.00	739.60
Locales	230.81	59.34%	388.98	386.40	380.19	382.15	437.15	486.12	486.15	368.46	491.54	489.98	487.97	325.56	619.79
Extranjero	39.66	49.47%	80.16	81.34	82.51	94.98	101.29	103.43	128.33	485.54	123.60	123.60	124.09	122.44	119.81
INVERSIONES EN VALORES	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	0.00	0.00
Locales	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	0.00	0.00
Extranjero	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	0.00	0.00
Menos Provisiones	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	0.00	0.00
Locales	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	0.00	0.00
Extranjero	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	0.00	0.00
OTROS ACTIVOS	(111.13)	(7.97%)	1,393.69	1,843.06	1,614.92	1,547.53	1,987.87	1,972.05	1,964.29	2,306.69	2,276.30	1,717.08	1,571.71	1,476.13	1,282.56
Locales	(528.80)	(48.57%)	1,088.85	1,284.56	912.89	1,045.84	1,231.57	1,256.81	1,388.24	1,382.86	1,250.14	1,119.81	819.57	618.56	560.05
Extranjero	417.67	137.01%	304.85	558.50	702.03	501.69	756.31	715.24	576.05	923.84	1,026.16	597.27	752.15	857.58	722.52
TOTAL DE ACTIVOS	38,357.45	16.28%	235,654.91	233,759.22	231,134.06	214,988.58	250,444.29	276,877.85	255,155.52	238,226.55	239,838.24	243,889.11	262,436.93	271,226.64	274,012.36
DEPOSITOS	36,892.81	17.21%	214,362.22	214,523.65	213,441.59	196,037.71	229,886.26	257,175.95	235,706.93	219,313.37	220,966.19	221,040.84	240,791.48	250,343.28	251,255.04
Locales	8,366.16	19.95%	41,939.04	44,774.71	49,766.47	41,110.35	43,843.16	44,097.55	38,673.80	41,529.13	40,547.35	42,326.04	45,033.06	46,287.92	50,305.21

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Oficiales	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	0.00	0.00
De Particulares	6,598.78	20.04%	32,929.22	35,764.88	40,771.66	32,115.53	34,848.34	35,102.73	29,687.15	32,042.48	31,573.25	33,370.04	36,111.52	36,716.07	39,528.00
A la Vista	14,724.84	85.83%	17,155.15	22,087.04	30,995.71	18,193.33	27,124.71	24,248.54	15,366.07	24,598.78	24,091.81	25,817.11	28,593.21	29,179.50	31,879.99
A Plazo	(8,139.85)	(56.81%)	14,328.78	12,126.87	8,438.86	12,600.31	6,346.54	9,566.14	13,034.31	6,142.23	6,091.00	5,977.36	5,999.17	6,158.82	6,188.93
De Ahorros	13.79	0.95%	1,445.29	1,550.97	1,337.09	1,321.89	1,377.10	1,288.06	1,286.77	1,301.48	1,390.44	1,575.58	1,519.13	1,377.75	1,459.08
De Bancos	1,767.38	19.62%	9,009.82	9,009.82	8,994.81	8,994.81	8,994.81	8,994.81	8,986.64	9,486.64	8,974.10	8,955.99	8,921.54	9,571.85	10,777.21
A la Vista	(3,276.08)	(58.43%)	5,606.40	5,606.40	5,591.39	5,591.39	5,591.39	5,591.39	5,570.94	1,070.94	558.40	528.39	491.24	1,130.33	2,330.33
A Plazo	5,043.46	148.19%	3,403.42	3,403.42	3,403.42	3,403.42	3,403.42	3,403.42	3,415.70	8,415.70	8,415.70	8,427.60	8,430.30	8,441.52	8,446.88
Extranjero	28,526.65	16.54%	172,423.18	169,748.94	163,675.12	154,927.37	186,043.10	213,078.40	197,033.13	177,784.25	180,418.84	178,714.81	195,758.42	204,055.37	200,949.83
Oficiales	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	0.00	0.00
De Particulares	(12,388.73)	(15.06%)	82,239.09	57,064.85	73,491.03	64,743.28	75,859.01	64,894.31	66,849.04	69,600.16	63,734.75	65,845.23	65,567.04	63,811.72	69,850.36
A la Vista	(10,196.67)	(27.22%)	37,461.24	14,115.68	32,537.40	22,818.55	35,050.01	23,218.31	21,174.26	27,316.76	21,819.16	22,642.41	22,852.73	18,238.86	27,264.57
A Plazo	(9,125.36)	(32.64%)	27,954.70	25,588.94	15,990.47	25,402.98	16,264.37	25,971.11	33,722.72	18,727.25	18,727.76	18,628.08	18,899.84	19,917.29	18,829.33
De Ahorros	6,933.30	41.21%	16,823.15	17,360.23	24,963.15	16,521.75	24,544.64	15,704.89	11,952.07	23,556.15	23,187.83	24,574.75	23,814.46	25,655.57	23,756.46
De Bancos	40,915.38	45.37%	90,184.09	112,684.09	90,184.09	90,184.09	110,184.09	148,184.09	130,184.09	108,184.09	116,684.09	112,869.57	130,191.39	140,243.65	131,099.47
A la Vista	915.38	497.25%	184.09	184.09	184.09	184.09	184.09	184.09	184.09	684.09	184.09	369.57	191.39	243.65	1,099.47
A Plazo	40,000.00	44.44%	90,000.00	112,500.00	90,000.00	90,000.00	110,000.00	148,000.00	130,000.00	107,500.00	116,500.00	112,500.00	130,000.00	140,000.00	130,000.00
OBLIGACIONES	1,616.65	132.22%	1,222.65	1,904.23	1,158.14	947.85	873.97	1,234.04	1,122.82	161.64	5.05	2,116.33	2,539.22	197.50	2,839.30
Locales	1,616.65	132.22%	1,222.65	1,904.23	1,158.14	947.85	873.97	1,234.04	1,122.82	161.64	5.05	2,116.33	2,539.22	197.50	2,839.30
Extranjero	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	0.00	0.00
OTROS PASIVOS	262.18	10.23%	2,562.04	3,209.13	2,451.89	3,620.12	5,041.41	3,498.73	2,879.22	3,248.20	2,660.61	4,270.12	2,192.60	3,273.80	2,824.22
Locales	(276.60)	(13.37%)	2,068.20	2,599.83	1,759.60	2,847.43	4,176.62	2,964.39	2,235.77	2,438.07	1,723.86	3,194.49	1,624.48	2,608.89	1,791.61
Extranjero	538.78	109.10%	493.83	609.31	692.29	772.69	864.78	534.35	643.45	810.13	936.75	1,075.63	568.12	664.91	1,032.61
PATRIMONIO	(414.19)	(2.37%)	17,508.00	14,122.20	14,082.44	14,382.89	14,642.65	14,969.13	15,446.55	15,503.34	16,206.39	16,461.82	16,913.63	17,412.06	17,093.82
Capital	0.00	0.00%	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Reservas de Capital	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	0.00	0.00
Otras Reservas	346.52	10.02%	3,457.61	3,457.61	3,457.61	3,457.61	3,457.61	3,457.61	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,829.71	3,804.13
Provisiones Dinámicas	346.52	10.02%	3,457.61	3,457.61	3,457.61	3,457.61	3,457.61	3,457.61	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13
Otras Reservas	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	25.57	0.00

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Utilidad de Periodos Anteriores	(306.16)	758.52%	(40.36)	0.00	0.00	0.00	0.00	0.00	0.00	(346.52)	(346.52)	(346.52)	(346.52)	(346.52)	(372.10)	(346.52)
Utilidad de Periodo	(454.55)	(11.11%)	4,090.76	664.60	624.83	925.28	1,185.04	1,511.52	1,988.94	2,045.73	2,748.78	3,004.21	3,456.02	3,954.45	3,636.21	
Ganancia o Perdida en Valores Disponibles para la Venta	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	0.00	0.00	0.00
Deuda Subordinada	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	0.00	0.00	0.00
PASIVO Y PATRIMONIO	38,357.45	16.28%	235,654.91	233,759.22	231,134.06	214,988.58	250,444.29	276,877.85	255,155.52	238,226.55	239,838.24	243,889.11	262,436.93	271,226.64	274,012.36	