

KEB HANA BANK
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(47,463.88)	(57.01%)	83,256.72	80,414.68	69,712.04	67,536.68	36,475.90	38,775.44	39,783.65	39,195.56	38,818.68	41,163.41	33,603.92	35,993.64	35,792.84
Depositos Locales en Bancos	(6,741.58)	(16.92%)	39,839.31	40,123.59	34,443.55	35,909.91	33,800.42	35,280.14	35,236.36	35,720.86	37,140.76	36,796.02	31,927.70	31,933.57	33,097.73
A la Vista	3,758.42	204.34%	1,839.31	2,623.59	1,943.55	2,159.91	1,300.42	2,780.14	2,736.36	3,220.86	4,015.76	3,296.02	4,427.70	4,433.57	5,597.73
A Plazo	(10,500.00)	(27.63%)	38,000.00	37,500.00	32,500.00	33,750.00	32,500.00	32,500.00	32,500.00	32,500.00	33,125.00	33,500.00	27,500.00	27,500.00	27,500.00
Depositos Extranjeros en Bancos	(40,768.52)	(94.09%)	43,327.48	40,199.85	35,038.31	31,505.69	2,562.63	3,294.09	4,161.53	3,383.36	1,513.35	3,954.51	1,492.62	3,810.12	2,558.96
A la Vista	(10,768.52)	(80.80%)	13,327.48	10,199.85	5,038.31	1,505.69	2,562.63	3,294.09	4,161.53	3,383.36	1,513.35	3,954.51	1,492.62	3,810.12	2,558.96
A Plazo	(30,000.00)	(100.00%)	30,000.00	30,000.00	30,000.00	30,000.00	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	46.22	51.39%	89.93	91.24	230.17	121.08	112.85	201.21	385.76	91.35	164.56	412.88	183.61	249.94	136.15
CARTERA CREDITICIA	45,195.13	23.85%	189,473.08	190,284.25	187,860.47	187,955.14	187,218.70	196,608.68	213,978.12	212,426.48	213,408.52	208,879.98	235,740.43	238,392.17	234,668.21
Locales	38,732.81	73.26%	52,873.14	51,833.69	51,221.33	50,804.27	50,562.00	51,085.35	63,234.60	63,113.92	62,340.93	61,856.28	88,711.74	91,555.81	91,605.95
Extranjero	6,892.72	5.02%	137,339.55	139,345.27	137,545.27	137,955.14	137,562.49	146,483.68	151,710.79	150,623.91	152,123.91	148,123.91	148,123.91	147,982.27	144,232.27
Menos Provisiones	430.40	58.19%	739.60	894.71	906.12	804.27	905.79	960.35	967.28	1,311.35	1,056.32	1,100.21	1,095.22	1,145.91	1,170.01
Locales	458.03	73.90%	619.79	810.10	829.37	727.44	829.52	848.56	882.93	964.90	960.04	1,004.67	999.67	1,050.59	1,077.81
Extranjero	(27.62)	(23.05%)	119.81	84.61	76.75	76.83	76.26	111.79	84.35	346.44	96.28	95.55	95.55	95.32	92.19
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	548.57	41.30%	1,328.22	1,764.20	1,921.40	1,525.49	1,732.71	2,010.57	1,829.50	2,428.56	2,585.06	3,548.00	3,383.93	3,574.59	1,876.79
Locales	285.26	47.09%	605.71	644.46	709.13	785.30	855.50	942.24	995.49	1,105.16	1,200.45	1,365.38	706.17	867.25	890.96
Extranjero	263.31	36.44%	722.52	1,119.75	1,212.27	740.19	877.21	1,068.33	834.01	1,323.40	1,384.62	2,182.62	2,677.76	2,707.34	985.83
TOTAL DE ACTIVOS	(1,720.19)	(0.63%)	274,058.02	272,463.13	259,493.91	257,017.30	225,427.31	237,394.69	255,591.27	254,050.61	254,812.26	253,591.39	272,728.28	277,960.40	272,337.83
DEPOSITOS	(2,450.79)	(0.98%)	251,255.04	254,181.92	240,863.22	238,699.98	207,406.12	218,237.15	235,821.72	234,674.41	233,341.68	230,489.87	250,267.62	254,748.63	248,804.25
Locales	(9,254.82)	(18.40%)	50,305.21	50,466.88	49,250.92	46,581.31	40,110.65	40,966.95	44,245.30	39,809.56	38,208.35	38,042.08	40,641.93	40,642.79	41,050.39

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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	(5,259.69)	(13.31%)	39,528.00	40,189.38	37,967.90	35,293.29	31,317.86	32,150.23	32,428.96	28,230.00	30,098.35	30,359.06	30,451.31	33,660.71	34,268.31
A la Vista	(11,217.74)	(35.19%)	31,879.99	29,963.17	28,240.20	25,614.87	21,606.91	21,869.07	21,529.15	19,687.90	18,007.74	17,857.74	17,053.52	20,177.95	20,662.25
A Plazo	6,058.97	97.90%	6,188.93	8,559.96	8,414.82	8,462.15	8,543.79	9,210.53	9,838.53	7,537.55	10,998.89	11,317.94	11,946.57	12,311.66	12,247.90
De Ahorros	(100.93)	(6.92%)	1,459.08	1,666.25	1,312.89	1,216.26	1,167.16	1,070.64	1,061.27	1,004.55	1,091.72	1,183.38	1,451.22	1,171.09	1,358.16
De Bancos	(3,995.13)	(37.07%)	10,777.21	10,277.50	11,283.01	11,288.02	8,792.79	8,816.72	11,816.35	11,579.56	8,109.99	7,683.02	10,190.63	6,982.08	6,782.08
A la Vista	(852.55)	(36.58%)	2,330.33	1,824.90	2,824.87	2,824.86	324.06	2,351.01	5,344.71	5,102.53	2,831.95	2,399.38	4,898.51	1,684.36	1,477.78
A Plazo	(3,142.58)	(37.20%)	8,446.88	8,452.60	8,458.15	8,463.16	8,468.72	6,465.71	6,471.64	6,477.04	5,278.04	5,283.63	5,292.12	5,297.72	5,304.30
Extranjero	6,804.03	3.39%	200,949.83	203,715.04	191,612.30	192,118.67	167,295.47	177,270.19	191,576.42	194,864.85	195,133.34	192,447.79	209,625.69	214,105.84	207,753.86
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	(17,488.91)	(25.04%)	69,850.36	68,163.62	61,321.98	61,703.28	62,083.52	62,521.23	61,821.88	59,965.56	60,734.98	58,049.44	57,231.52	55,711.68	52,361.45
A la Vista	(13,736.37)	(50.38%)	27,264.57	24,348.14	18,601.72	18,332.24	16,247.47	16,571.33	19,271.82	17,380.05	21,681.91	19,511.13	18,196.90	16,344.36	13,528.19
A Plazo	(746.26)	(3.96%)	18,829.33	19,133.86	19,474.01	20,286.68	23,304.38	23,322.55	21,082.19	21,086.22	17,526.94	17,529.94	17,445.45	17,979.26	18,083.07
De Ahorros	(3,006.28)	(12.65%)	23,756.46	24,681.63	23,246.25	23,084.37	22,531.67	22,627.35	21,467.88	21,499.29	21,526.13	21,008.37	21,589.17	21,388.06	20,750.18
De Bancos	24,292.94	18.53%	131,099.47	135,551.42	130,290.33	130,415.39	105,211.95	114,748.96	129,754.53	134,899.28	134,398.36	134,398.36	152,394.16	158,394.16	155,392.41
A la Vista	(707.06)	(64.31%)	1,099.47	551.42	290.33	415.39	211.95	248.96	254.53	399.28	398.36	398.36	394.16	394.16	392.41
A Plazo	25,000.00	19.23%	130,000.00	135,000.00	130,000.00	130,000.00	105,000.00	114,500.00	129,500.00	134,500.00	134,000.00	134,000.00	152,000.00	158,000.00	155,000.00
OBLIGACIONES	(565.17)	(19.91%)	2,839.30	1,662.42	1,247.37	954.58	335.40	980.17	1,145.50	365.99	1,969.99	1,497.91	915.77	1,006.50	2,274.12
Locales	(565.17)	(19.91%)	2,839.30	1,662.42	1,247.37	954.58	335.40	980.17	1,145.50	365.99	1,969.99	1,497.91	915.77	1,006.50	2,274.12
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	(81.91)	(2.85%)	2,869.87	2,474.51	2,806.51	2,663.66	2,584.89	2,678.22	2,790.81	3,062.70	2,743.31	4,475.24	3,880.29	4,096.16	2,787.97
Locales	(478.63)	(26.05%)	1,837.26	1,602.21	1,785.88	1,548.37	1,488.62	1,541.33	1,574.62	1,590.61	1,438.66	1,499.03	1,328.97	1,514.82	1,358.63
Extranjero	396.73	38.42%	1,032.61	872.31	1,020.63	1,115.29	1,096.27	1,136.89	1,216.18	1,472.09	1,304.65	2,976.21	2,551.32	2,581.35	1,429.33
PATRIMONIO	1,377.68	8.06%	17,093.82	14,144.29	14,576.81	14,699.08	15,100.91	15,499.15	15,833.24	15,947.51	16,757.28	17,128.36	17,664.60	18,109.11	18,471.50
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	295.35	7.76%	3,804.13	3,804.13	3,804.13	3,804.13	3,908.49	3,854.58	4,041.75	3,928.84	4,185.88	4,236.42	4,128.62	4,161.07	4,099.48
Provisiones Dinámicas	0.00	0.00%	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13
Otras Reservas	295.35	0.00%	0.00	0.00	0.00	0.00	104.36	50.45	237.61	124.70	381.75	432.29	324.49	356.94	295.35

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Utilidad de Periodos Anteriores	51.40	(14.83%)	(346.52)	0.32	0.32	0.23	(104.13)	(50.22)	(237.38)	(124.48)	(381.52)	(432.06)	(324.26)	(356.71)	(295.12)
Utilidad de Periodo	1,030.93	28.35%	3,636.21	339.84	772.36	894.72	1,296.55	1,694.79	2,028.87	2,143.15	2,952.91	3,324.00	3,860.24	4,304.75	4,667.14
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
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
PASIVO Y PATRIMONIO	(1,720.19)	(0.63%)	274,058.02	272,463.13	259,493.91	257,017.30	225,427.31	237,394.69	255,591.27	254,050.61	254,812.26	253,591.39	272,728.28	277,960.40	272,337.83