

**KEB HANA BANK**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2021 A DICIEMBRE 2022**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	1,096.52	4.55%	24,109.40	25,052.81	25,971.72	23,610.82	18,478.06	27,908.05	17,844.16	29,146.26	13,363.89	21,772.09	25,381.72	23,283.92	25,205.92
Depositos Locales en Bancos	(2,421.52)	(14.12%)	17,146.47	17,009.45	18,980.66	13,115.26	13,714.02	18,842.29	9,233.62	15,912.10	8,705.12	14,134.78	14,827.43	10,075.09	14,724.96
A la Vista	578.48	20.87%	2,771.47	3,509.45	4,730.66	3,615.26	3,339.02	3,467.29	3,733.62	3,412.10	3,205.12	6,634.78	4,327.43	4,575.09	3,349.96
A Plazo	(3,000.00)	(20.87%)	14,375.00	13,500.00	14,250.00	9,500.00	10,375.00	15,375.00	5,500.00	12,500.00	5,500.00	7,500.00	10,500.00	5,500.00	11,375.00
Depositos Extranjeros en Bancos	3,511.87	52.22%	6,724.73	7,772.52	6,741.65	10,169.73	4,603.43	8,755.39	8,285.77	12,940.24	4,373.00	7,330.17	10,243.76	12,957.17	10,236.60
A la Vista	3,511.87	52.22%	6,724.73	7,772.52	6,741.65	10,169.73	4,603.43	8,755.39	8,285.77	12,940.24	4,373.00	7,330.17	10,243.76	12,957.17	10,236.60
A Plazo	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	6.17	2.59%	238.20	270.84	249.42	325.83	160.61	310.38	324.77	293.91	285.77	307.14	310.53	251.65	244.36
<b>CARTERA CREDITICIA</b>	41,145.12	25.52%	161,212.43	161,560.84	169,515.98	173,026.89	172,827.05	170,828.68	176,788.87	175,529.90	188,909.66	191,429.58	188,221.67	188,721.84	202,357.55
Locales	26,231.73	58.95%	44,498.33	45,199.10	45,110.35	55,244.31	55,045.68	55,363.12	61,371.20	61,414.47	65,217.11	71,698.10	67,623.22	68,063.61	70,730.06
Extranjero	15,371.91	12.70%	120,996.79	120,696.79	128,758.49	122,125.16	122,125.16	119,791.83	119,791.83	118,541.83	128,124.83	124,124.83	124,966.59	125,701.01	136,368.70
Menos Provisiones	458.52	10.71%	4,282.69	4,335.05	4,352.87	4,342.58	4,343.79	4,326.26	4,374.16	4,426.39	4,432.28	4,393.35	4,368.14	5,042.77	4,741.22
Locales	407.59	9.81%	4,155.40	4,207.72	4,204.56	4,182.42	4,183.44	4,180.19	4,227.99	4,272.58	4,267.61	4,230.26	4,203.61	4,881.85	4,563.00
Extranjero	50.93	40.01%	127.29	127.33	148.31	160.16	160.35	146.08	146.18	153.81	164.67	163.10	164.52	160.93	178.22
<b>INVERSIONES EN VALORES</b>	140.89	0.12%	121,797.50	121,678.59	121,574.34	121,456.03	121,346.53	121,237.44	122,607.15	122,492.17	122,377.65	122,265.30	122,153.71	122,047.53	121,938.40
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	140.89	0.12%	121,797.50	121,678.59	121,574.34	121,456.03	121,346.53	121,237.44	122,607.15	122,492.17	122,377.65	122,265.30	122,153.71	122,047.53	121,938.40
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
<b>OTROS ACTIVOS</b>	(8,560.75)	(66.89%)	12,798.81	13,956.07	16,463.69	17,399.37	14,663.25	11,549.05	10,758.59	13,218.66	5,355.49	4,717.96	3,288.75	3,757.36	4,238.06
Locales	(596.55)	(21.76%)	2,741.85	2,771.22	2,749.19	2,634.37	2,713.12	5,230.46	4,466.36	4,511.34	1,948.41	1,733.49	1,860.45	2,042.64	2,145.30
Extranjero	(7,964.20)	(79.19%)	10,056.96	11,184.85	13,714.50	14,765.01	11,950.14	6,318.58	6,292.22	8,707.32	3,407.08	2,984.47	1,428.30	1,714.71	2,092.76
<b>TOTAL DE ACTIVOS</b>	33,821.78	10.57%	319,918.14	322,248.31	333,525.72	335,493.11	327,314.90	331,523.23	327,998.76	340,386.99	330,006.70	340,184.92	339,045.84	337,810.65	353,739.92
<b>DEPOSITOS</b>	42,309.33	15.52%	272,662.31	284,182.98	287,509.67	295,300.45	287,553.76	292,074.77	287,875.91	296,785.78	294,043.25	303,770.04	300,370.02	299,432.68	314,971.64
Locales	7,408.23	19.83%	37,349.69	41,030.05	41,847.22	42,255.87	38,610.49	35,540.35	34,529.08	38,735.44	33,204.84	42,056.26	40,448.41	39,833.06	44,757.92

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	665.13	0.00	0.00	153.23	124.59	172.99	0.00
De Particulares	10,907.50	32.42%	33,644.22	37,324.58	38,141.75	38,550.42	36,905.04	34,834.90	33,158.50	38,029.99	32,999.38	41,697.58	40,117.62	39,453.88	44,551.72	
A la Vista	6,983.66	38.72%	18,036.63	21,604.66	22,402.43	22,969.78	20,910.12	19,153.70	18,329.10	21,727.17	16,676.14	23,089.19	22,008.86	19,867.42	25,020.29	
A Plazo	4,084.05	27.61%	14,792.81	14,953.02	14,977.73	14,853.64	15,242.79	15,022.13	14,182.80	15,661.61	15,638.25	17,939.68	17,409.47	18,880.45	18,876.86	
De Ahorros	(160.22)	(19.66%)	814.78	766.90	761.59	727.00	752.12	659.07	646.59	641.21	685.00	668.71	699.29	706.00	654.57	
De Bancos	(3,499.27)	(94.44%)	3,705.47	3,705.47	3,705.47	3,705.45	1,705.45	705.45	705.45	705.45	205.45	205.45	206.20	206.20	206.20	
A la Vista	(3,396.19)	(94.28%)	3,602.39	3,602.39	3,602.39	3,602.37	1,602.37	602.37	602.37	602.37	102.37	102.37	206.20	206.20	206.20	
A Plazo	(103.08)	(100.00%)	103.08	103.08	103.08	103.08	103.08	103.08	103.08	103.08	103.08	103.08	0.00	0.00	0.00	
Extranjero	34,901.11	14.83%	235,312.62	243,152.93	245,662.45	253,044.57	248,943.27	256,534.42	253,346.83	258,050.34	260,838.41	261,713.78	259,921.61	259,599.62	270,213.72	
Oficiales	21.60	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489.37	448.77	248.79	152.48	160.16	21.60	
De Particulares	(7,143.45)	(17.60%)	40,580.57	40,181.22	38,509.52	38,615.84	39,923.18	38,445.85	36,703.33	36,217.78	35,634.64	32,709.99	33,014.13	32,684.46	33,437.12	
A la Vista	(2,869.43)	(28.61%)	10,030.11	9,728.84	8,643.99	8,846.69	9,749.74	7,881.24	7,518.16	8,207.54	7,625.50	6,399.97	6,435.44	6,204.64	7,160.68	
A Plazo	(2,341.55)	(15.15%)	15,455.47	15,456.39	15,979.13	15,879.01	15,879.38	16,324.11	16,415.92	14,238.63	14,238.82	12,911.91	13,229.67	13,257.65	13,113.91	
De Ahorros	(1,932.47)	(12.80%)	15,094.99	14,995.99	13,886.39	13,890.14	14,294.06	14,240.51	12,769.24	13,771.62	13,770.32	13,398.11	13,349.02	13,222.16	13,162.52	
De Bancos	42,022.95	21.58%	194,732.05	202,971.71	207,152.93	214,428.73	209,020.09	218,088.56	216,643.50	221,343.20	224,755.00	228,755.00	226,755.00	226,755.00	236,755.00	
A la Vista	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	
A Plazo	42,022.95	21.58%	194,732.05	202,971.71	207,152.93	214,428.73	209,020.09	218,088.56	216,643.50	221,343.20	224,755.00	228,755.00	226,755.00	226,755.00	236,755.00	
OBLIGACIONES	(6,775.86)	(99.90%)	6,782.38	1,685.13	7,950.77	1,077.23	1,609.39	1,296.04	892.51	1,958.78	237.46	256.68	139.75	580.90	6.51	
Locales	(2,299.41)	(99.72%)	2,305.93	1,685.13	7,950.77	1,077.23	1,609.39	1,296.04	892.51	1,958.78	237.46	244.38	139.75	580.90	6.51	
Extranjero	(4,476.45)	(100.00%)	4,476.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.30	0.00	0.00	0.00	
OTROS PASIVOS	(1,641.82)	(17.78%)	9,231.78	9,917.62	11,222.34	12,284.67	11,031.20	10,522.45	10,951.40	12,850.14	6,416.79	6,355.17	8,092.58	7,482.10	7,589.96	
Locales	178.51	25.55%	698.68	948.31	897.76	1,498.63	793.86	3,100.06	3,762.39	3,446.80	549.06	538.15	1,982.61	1,114.66	877.19	
Extranjero	(1,820.33)	(21.33%)	8,533.11	8,969.31	10,324.58	10,786.04	10,237.33	7,422.40	7,189.01	9,403.35	5,867.73	5,817.02	6,109.97	6,367.44	6,712.78	
PATRIMONIO	(69.86)	(0.22%)	31,241.66	26,462.58	26,842.95	26,830.77	27,120.55	27,629.97	28,278.94	28,792.28	29,309.20	29,803.03	30,443.49	30,314.97	31,171.80	
Capital	0.00	0.00%	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	
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	(869.19)	(11.17%)	7,778.89	7,726.54	7,708.72	7,832.14	7,433.07	7,450.60	7,402.70	7,350.47	7,344.58	7,383.51	7,383.51	6,734.09	6,909.70	
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	(869.19)	(21.87%)	3,974.76	3,922.40	3,904.58	4,028.01	3,628.94	3,646.46	3,598.56	3,546.33	3,540.45	3,579.37	3,579.37	2,929.95	3,105.57	

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(34.56)	3.59%	(961.77)	(1,513.90)	(1,496.08)	(1,765.91)	(1,519.70)	(1,537.22)	(1,489.32)	(1,437.09)	(1,431.21)	(1,470.13)	(1,470.13)	(820.71)	(996.33)
Utilidad de Periodo	867.38	19.67%	4,410.23	243.96	628.69	770.65	1,215.76	1,723.67	2,376.97	2,888.27	3,409.65	3,909.33	4,551.32	4,422.48	5,277.61
Ganancia o Perdida en Valores Disponibles para la Venta	(33.49)	(234.03%)	14.31	5.99	1.62	(6.10)	(8.58)	(7.08)	(11.40)	(9.36)	(13.82)	(19.67)	(21.21)	(20.88)	(19.18)
<b>PASIVO Y PATRIMONIO</b>	<b>33,821.78</b>	<b>10.57%</b>	<b>319,918.14</b>	<b>322,248.31</b>	<b>333,525.72</b>	<b>335,493.11</b>	<b>327,314.90</b>	<b>331,523.23</b>	<b>327,998.76</b>	<b>340,386.99</b>	<b>330,006.70</b>	<b>340,184.92</b>	<b>339,045.84</b>	<b>337,810.65</b>	<b>353,739.92</b>