

**KEB HANA BANK**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2022 A DICIEMBRE 2023**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	18,091.75	71.78%	25,205.92	12,894.69	28,533.90	24,317.28	26,222.87	21,486.92	33,789.01	22,792.78	33,653.95	35,682.65	38,746.88	39,041.82	43,297.67
Depositos Locales en Bancos	23,019.45	156.33%	14,724.96	6,063.43	12,063.28	18,081.07	19,417.99	14,513.26	25,703.48	15,800.92	26,610.07	31,600.04	30,163.18	32,887.16	37,744.40
A la Vista	1,019.45	30.43%	3,349.96	3,563.43	4,563.28	5,583.09	6,042.99	5,513.26	5,203.48	3,800.92	4,110.07	4,300.04	4,463.18	4,387.16	4,369.40
A Plazo	22,000.00	193.41%	11,375.00	2,500.00	7,500.00	12,497.98	13,375.00	9,000.00	20,500.00	12,000.00	22,500.00	27,300.00	25,700.00	28,500.00	33,375.00
Depositos Extranjeros en Bancos	(4,867.22)	(47.55%)	10,236.60	6,671.77	16,190.65	6,058.75	6,616.77	6,850.10	7,885.82	6,711.37	6,733.16	3,907.91	8,365.52	5,964.42	5,369.39
A la Vista	(4,867.22)	(47.55%)	10,236.60	6,671.77	16,190.65	6,058.75	6,616.77	6,850.10	7,885.82	6,711.37	6,733.16	3,907.91	8,365.52	5,964.42	5,369.39
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	(60.48)	(24.75%)	244.36	159.48	279.97	177.46	188.10	123.56	199.71	280.49	310.72	174.69	218.18	190.24	183.89
<b>CARTERA CREDITICIA</b>	66,728.42	32.98%	202,357.55	205,147.39	206,611.10	221,541.22	250,637.70	253,968.25	244,670.18	262,277.45	271,272.89	272,438.80	270,449.60	271,232.50	269,085.97
Locales	(254.82)	(0.36%)	70,730.06	72,575.64	72,576.04	72,903.65	73,030.34	73,025.18	70,887.21	71,922.06	73,091.73	72,998.34	70,153.40	70,038.34	70,475.25
Extranjero	67,555.83	49.54%	136,368.70	137,299.15	138,766.52	153,431.13	182,836.70	186,171.77	179,211.22	195,831.32	203,721.53	204,874.53	205,274.53	206,474.53	203,924.53
Menos Provisiones	572.60	12.08%	4,741.22	4,727.40	4,731.45	4,793.56	5,229.34	5,228.70	5,428.25	5,475.93	5,540.38	5,434.07	4,978.34	5,280.37	5,313.81
Locales	238.13	5.22%	4,563.00	4,548.79	4,551.48	4,602.11	5,013.90	5,009.22	5,015.33	5,016.77	5,060.15	4,926.96	4,458.64	4,757.46	4,801.12
Extranjero	334.47	187.67%	178.22	178.61	179.98	191.45	215.43	219.48	412.92	459.16	480.23	507.12	519.70	522.92	512.69
<b>INVERSIONES EN VALORES</b>	(19,787.33)	(16.23%)	121,938.40	121,829.25	121,728.09	121,622.91	100,672.09	100,611.36	100,502.88	100,445.12	99,387.41	99,326.61	102,264.62	102,209.01	102,151.06
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	(19,787.33)	(16.23%)	121,938.40	121,829.25	121,728.09	121,622.91	100,672.09	100,611.36	100,502.88	100,445.12	99,387.41	99,326.61	102,264.62	102,209.01	102,151.06
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>	2,350.90	55.47%	4,238.06	6,343.57	6,867.43	6,971.87	5,332.01	5,543.76	5,224.66	5,451.88	6,042.60	6,307.38	4,723.28	5,546.29	6,588.96
Locales	1,504.40	70.13%	2,145.30	2,887.34	3,053.84	2,503.59	2,688.72	2,419.67	2,178.35	2,454.71	2,650.97	2,667.51	2,536.25	2,866.99	3,649.69
Extranjero	846.51	40.45%	2,092.76	3,456.22	3,813.59	4,468.28	2,643.30	3,124.09	3,046.31	2,997.17	3,391.63	3,639.88	2,187.03	2,679.29	2,939.27
<b>TOTAL DE ACTIVOS</b>	67,383.74	19.05%	353,739.92	346,214.90	363,740.51	374,453.28	382,864.67	381,610.29	384,186.75	390,967.23	410,356.85	413,755.44	416,184.37	418,029.61	421,123.66
<b>DEPOSITOS</b>	61,767.78	19.61%	314,971.64	306,497.38	327,434.43	337,353.52	346,762.57	344,424.35	346,100.51	352,159.13	370,481.73	373,153.94	372,290.41	374,291.34	376,739.42
Locales	7,905.36	17.66%	44,757.92	42,831.47	49,694.29	51,949.52	52,133.26	51,229.67	50,130.23	52,997.14	53,077.63	49,246.88	47,911.82	52,006.09	52,663.28

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	VARIACION ABSOLUTA	%	2023												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	51.72	0.00%	0.00	85.99	213.32	0.00	143.95	127.34	115.54	168.84	135.60	131.19	74.84	39.48	51.72
De Particulares	8,029.66	18.02%	44,551.72	42,539.30	49,274.78	51,743.34	51,783.12	50,896.15	49,984.51	52,798.11	52,911.85	49,085.51	47,806.80	51,936.42	52,581.38
A la Vista	(7,552.80)	(30.19%)	25,020.29	20,174.39	26,247.05	21,516.61	21,535.35	20,974.27	20,305.18	22,501.00	19,062.39	16,375.37	14,718.89	15,662.27	17,467.49
A Plazo	15,415.99	81.67%	18,876.86	21,222.05	21,248.91	28,423.01	28,438.52	28,158.51	28,027.95	28,325.03	32,915.43	31,805.23	32,136.71	35,400.49	34,292.86
De Ahorros	166.46	25.43%	654.57	1,142.85	1,778.82	1,803.71	1,809.25	1,763.37	1,651.38	1,972.08	934.04	904.91	951.20	873.67	821.03
De Bancos	(176.02)	(85.36%)	206.20	206.18	206.18	206.18	206.18	206.18	30.18	30.18	30.18	30.18	30.18	30.18	30.18
A la Vista	(176.02)	(85.36%)	206.20	206.18	206.18	206.18	206.18	206.18	30.18	30.18	30.18	30.18	30.18	30.18	30.18
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
Extranjero	53,862.42	19.93%	270,213.72	263,665.92	277,740.14	285,404.00	294,629.32	293,194.68	295,970.27	299,162.00	317,404.10	323,907.06	324,378.59	322,285.25	324,076.14
Oficiales	(16.58)	(76.75%)	21.60	200.93	270.03	33.49	267.40	232.91	337.22	271.87	196.51	145.36	126.69	42.67	5.02
De Particulares	(1,221.00)	(3.65%)	33,437.12	33,347.26	33,356.34	33,247.98	33,131.43	31,736.36	31,404.78	32,035.12	30,305.55	31,861.60	32,396.89	30,387.58	32,216.12
A la Vista	146.92	2.05%	7,160.68	7,538.85	7,689.96	7,974.67	7,186.84	6,045.88	6,078.50	6,285.54	5,683.19	5,233.09	5,513.73	6,946.72	7,307.60
A Plazo	1,658.59	12.65%	13,113.91	12,949.99	12,971.25	12,898.45	13,130.45	13,404.86	13,004.61	13,928.17	13,193.95	16,019.00	16,023.28	13,797.58	14,772.50
De Ahorros	(3,026.51)	(22.99%)	13,162.52	12,858.42	12,695.13	12,374.87	12,814.13	12,285.61	12,321.67	11,821.42	11,428.42	10,609.50	10,859.88	9,643.28	10,136.02
De Bancos	55,100.00	23.27%	236,755.00	230,117.73	244,113.77	252,122.53	261,230.49	261,225.42	264,228.27	266,855.00	286,902.03	291,900.10	291,855.00	291,855.00	291,855.00
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	55,100.00	23.27%	236,755.00	230,117.73	244,113.77	252,122.53	261,230.49	261,225.42	264,228.27	266,855.00	286,902.03	291,900.10	291,855.00	291,855.00	291,855.00
OBLIGACIONES	193.25	2,966.28%	6.51	3.07	18.29	0.00	2.31	0.00	237.40	2.01	0.00	0.23	0.00	0.00	199.76
Locales	193.25	2,966.28%	6.51	3.07	18.29	0.00	2.31	0.00	237.40	2.01	0.00	0.23	0.00	0.00	199.76
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	3,764.78	49.60%	7,589.96	7,850.65	9,155.05	9,863.49	8,833.77	9,499.24	9,857.95	9,993.96	10,349.01	10,002.12	12,066.79	11,569.10	11,354.75
Locales	563.99	64.29%	877.19	789.83	1,070.13	944.79	976.68	1,262.63	1,260.90	1,346.79	1,193.77	1,255.33	2,721.88	2,050.64	1,441.17
Extranjero	3,200.80	47.68%	6,712.78	7,060.82	8,084.92	8,918.70	7,857.09	8,236.61	8,597.06	8,647.17	9,155.24	8,746.79	9,344.91	9,518.46	9,913.58
PATRIMONIO	1,657.93	5.32%	31,171.80	31,863.80	27,132.75	27,236.27	27,266.02	27,686.69	27,990.88	28,812.13	29,526.11	30,599.14	31,827.18	32,169.17	32,829.73
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	4.38	0.06%	6,909.70	6,923.52	6,944.78	6,882.67	6,484.88	6,487.95	5,929.01	6,452.22	6,288.07	6,990.34	7,257.58	6,954.55	6,914.09
Provisiones Dinámicas	1,755.81	46.16%	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	3,804.13	4,333.39	4,333.39	5,559.95	5,559.95	5,559.95	5,559.95
Otras Reservas	(1,751.43)	(56.40%)	3,105.57	3,119.39	3,140.65	3,078.54	2,680.74	2,683.82	2,124.87	2,118.82	1,954.67	1,430.39	1,697.63	1,394.60	1,354.14

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	41.49	(4.16%)	(996.33)	4,367.49	(755.76)	(693.65)	(295.86)	(523.82)	30.24	(492.97)	(328.82)	(1,031.09)	(1,298.33)	(995.30)	(954.84)
Utilidad de Periodo	1,599.76	30.31%	5,277.61	591.06	963.77	1,062.44	1,092.16	1,739.00	2,047.73	2,867.32	3,579.92	4,651.89	5,878.23	6,218.48	6,877.37
Ganancia o Perdida en Valores Disponibles para la Venta	12.29	(64.09%)	(19.18)	(18.27)	(20.05)	(15.19)	(15.16)	(16.44)	(16.10)	(14.44)	(13.06)	(11.99)	(10.30)	(8.56)	(6.89)
<b>PASIVO Y PATRIMONIO</b>	<b>67,383.74</b>	<b>19.05%</b>	<b>353,739.92</b>	<b>346,214.90</b>	<b>363,740.51</b>	<b>374,453.28</b>	<b>382,864.67</b>	<b>381,610.29</b>	<b>384,186.75</b>	<b>390,967.23</b>	<b>410,356.85</b>	<b>413,755.44</b>	<b>416,184.37</b>	<b>418,029.61</b>	<b>421,123.66</b>