

KEB HANA BANK
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	1,639.04	3.79%	43,297.67	38,515.92	40,297.48	36,708.77	34,155.95	37,299.22	29,810.20	34,287.76	35,877.53	37,437.69	40,232.77	39,458.64	44,936.71
Depositos Locales en Bancos	107.83	0.29%	37,744.40	32,950.16	34,177.68	32,680.75	30,042.08	29,014.90	25,159.78	29,406.62	30,334.57	27,299.71	33,454.47	35,078.03	37,852.24
A la Vista	982.83	22.49%	4,369.40	4,450.16	4,677.68	4,430.75	4,542.08	4,514.90	4,784.78	4,906.62	4,959.57	4,799.71	4,954.47	4,578.03	5,352.24
A Plazo	(875.00)	(2.62%)	33,375.00	28,500.00	29,500.00	28,250.00	25,500.00	24,500.00	20,375.00	24,500.00	25,375.00	22,500.00	28,500.00	30,500.00	32,500.00
Depositos Extranjeros en Bancos	1,446.32	26.94%	5,369.39	5,454.57	5,978.15	3,742.21	3,747.02	7,984.01	4,344.33	4,683.89	5,237.29	9,973.95	6,563.25	4,166.90	6,815.71
A la Vista	1,446.32	26.94%	5,369.39	5,454.57	5,978.15	3,742.21	3,747.02	7,984.01	4,344.33	4,683.89	5,237.29	9,973.95	6,563.25	4,166.90	6,815.71
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	84.88	46.16%	183.89	111.19	141.66	285.80	366.86	300.32	306.10	197.25	305.67	164.04	215.06	213.71	268.77
CARTERA CREDITICIA	29,703.14	11.04%	269,085.97	275,338.65	273,941.29	279,046.42	279,386.44	291,985.35	296,278.37	301,691.84	302,289.31	307,173.66	301,511.23	301,807.51	298,789.10
Locales	6,691.26	9.49%	70,475.25	70,596.86	70,856.87	70,678.11	70,494.31	80,430.91	79,808.45	79,662.36	82,231.13	82,357.15	77,252.08	77,579.73	77,166.50
Extranjero	20,040.00	9.83%	203,924.53	210,074.53	208,424.53	212,874.53	213,361.53	215,941.90	220,141.90	225,721.90	223,734.53	228,214.53	228,194.53	228,174.53	223,964.53
Menos Provisiones	(2,971.88)	(55.93%)	5,313.81	5,332.74	5,340.11	4,506.22	4,469.41	4,387.47	3,671.97	3,692.42	3,676.35	3,398.02	3,935.38	3,946.75	2,341.93
Locales	(3,012.91)	(62.75%)	4,801.12	4,813.45	4,827.45	3,985.21	3,948.04	3,869.81	3,096.30	3,099.77	3,109.34	2,829.94	3,367.88	3,380.54	1,788.21
Extranjero	41.03	8.00%	512.69	519.29	512.66	521.01	521.37	517.65	575.67	592.65	567.00	568.08	567.50	566.22	553.72
INVERSIONES EN VALORES	(1,229.80)	(1.20%)	102,151.06	102,093.24	102,039.15	101,981.31	101,925.42	101,367.62	101,298.68	101,239.55	101,180.42	101,123.21	101,064.09	100,976.69	100,921.26
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	(1,229.80)	(1.20%)	102,151.06	102,093.24	102,039.15	101,981.31	101,925.42	101,367.62	101,298.68	101,239.55	101,180.42	101,123.21	101,064.09	100,976.69	100,921.26
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	(413.45)	(6.27%)	6,588.96	6,620.97	6,688.97	7,125.94	5,113.72	5,679.96	6,284.47	6,579.36	7,176.23	8,241.48	6,045.14	6,506.13	6,175.51
Locales	(265.54)	(7.28%)	3,649.69	3,298.56	3,177.85	2,717.57	2,786.04	2,873.31	2,875.85	3,316.56	3,598.91	4,333.06	3,716.27	3,773.97	3,384.16
Extranjero	(147.91)	(5.03%)	2,939.27	3,322.41	3,511.13	4,408.37	2,327.68	2,806.65	3,408.62	3,262.81	3,577.32	3,908.42	2,328.87	2,732.16	2,791.35
TOTAL DE ACTIVOS	29,698.92	7.05%	421,123.66	422,568.78	422,966.90	424,862.44	420,581.54	436,332.15	433,671.74	443,798.52	446,523.49	453,976.04	448,853.23	448,748.97	450,822.59
DEPOSITOS	27,256.41	7.23%	376,739.42	383,516.31	382,649.33	385,372.29	380,301.05	395,060.47	391,815.58	401,041.40	402,361.93	408,814.71	403,216.92	402,901.58	403,995.84
Locales	(8,112.23)	(15.40%)	52,663.28	53,582.37	50,418.09	49,651.91	49,160.21	52,226.61	50,093.44	48,444.94	50,085.02	51,560.44	44,772.96	44,052.81	44,551.05

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(47.47)	(91.78%)	51.72	231.69	230.83	122.25	4.04	3.64	126.54	83.74	2.55	76.23	2.55	2.05	4.25
De Particulares	(8,064.75)	(15.34%)	52,581.38	53,320.52	50,157.09	49,499.50	49,126.00	52,192.81	49,936.74	48,331.03	50,052.31	51,454.04	44,740.25	44,020.59	44,516.63
A la Vista	(5,982.29)	(34.25%)	17,467.49	17,260.24	15,178.51	14,356.60	13,988.07	17,361.95	15,155.24	13,708.79	16,308.70	17,170.30	12,017.16	11,736.48	11,485.21
A Plazo	(1,777.71)	(5.18%)	34,292.86	35,277.56	34,332.49	34,453.58	34,445.26	34,153.72	34,090.46	33,894.75	33,037.95	33,533.73	31,866.64	31,636.69	32,515.14
De Ahorros	(304.74)	(37.12%)	821.03	782.72	646.09	689.32	692.67	677.14	691.04	727.49	705.65	750.01	856.45	647.42	516.29
De Bancos	(0.02)	(0.05%)	30.18	30.17	30.17	30.17	30.17	30.17	30.17	30.17	30.17	30.17	30.17	30.17	30.17
A la Vista	(0.02)	(0.05%)	30.18	30.17	30.17	30.17	30.17	30.17	30.17	30.17	30.17	30.17	30.17	30.17	30.17
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	35,368.64	10.91%	324,076.14	329,933.94	332,231.24	335,720.37	331,140.83	342,833.86	341,722.14	352,596.46	352,276.92	357,254.27	358,443.95	358,848.77	359,444.78
Oficiales	32.84	653.97%	5.02	286.77	215.18	247.75	165.49	147.12	217.43	216.61	247.35	258.92	176.90	135.38	37.87
De Particulares	1,335.80	4.15%	32,216.12	31,792.17	34,161.06	32,617.63	31,120.35	32,831.74	31,649.70	31,524.85	31,174.57	31,140.35	32,412.06	32,858.39	33,551.92
A la Vista	(2,046.32)	(28.00%)	7,307.60	6,964.74	7,845.16	6,415.92	4,509.96	5,821.02	4,737.11	5,039.88	4,652.19	4,724.70	5,684.07	4,870.53	5,261.28
A Plazo	3,862.88	26.15%	14,772.50	14,909.89	16,377.98	16,382.66	16,571.29	16,925.99	16,925.99	16,934.46	16,924.77	17,264.12	17,447.33	17,134.69	18,635.39
De Ahorros	(480.76)	(4.74%)	10,136.02	9,917.55	9,937.91	9,819.05	10,039.10	10,084.74	9,986.60	9,550.50	9,597.60	9,151.54	9,280.66	10,853.18	9,655.25
De Bancos	34,000.00	11.65%	291,855.00	297,855.00	297,855.00	302,855.00	299,855.00	309,855.00	309,855.00	320,855.00	320,855.00	325,855.00	325,855.00	325,855.00	325,855.00
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	34,000.00	11.65%	291,855.00	297,855.00	297,855.00	302,855.00	299,855.00	309,855.00	309,855.00	320,855.00	320,855.00	325,855.00	325,855.00	325,855.00	325,855.00
OBLIGACIONES	(199.76)	(100.00%)	199.76	0.00	0.13	0.00	4.95	0.00	5.29	3.62	0.00	0.00	0.00	2.55	0.00
Locales	(199.76)	(100.00%)	199.76	0.00	0.00	0.00	4.95	0.00	5.29	3.62	0.00	0.00	0.00	2.55	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	2,296.01	20.22%	11,354.75	11,591.40	12,225.09	11,841.04	11,939.92	12,086.75	12,591.74	12,772.60	13,299.85	13,297.09	13,588.99	13,121.13	13,650.76
Locales	(90.72)	(6.30%)	1,441.17	1,377.02	1,555.51	1,122.06	1,144.79	1,157.24	1,232.22	1,266.25	1,272.61	1,368.14	1,532.82	1,258.16	1,350.45
Extranjero	2,386.73	24.08%	9,913.58	10,214.39	10,669.57	10,718.98	10,795.13	10,929.51	11,359.52	11,506.35	12,027.25	11,928.96	12,056.17	11,862.97	12,300.31
PATRIMONIO	346.26	1.05%	32,829.73	27,461.07	28,092.36	27,649.11	28,335.62	29,184.94	29,259.13	29,980.90	30,861.70	31,864.23	32,047.32	32,723.70	33,175.99
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	233.41	3.38%	6,914.09	6,894.15	6,880.24	6,544.65	6,580.76	6,554.08	7,038.17	7,016.72	7,030.59	7,307.82	6,757.32	7,307.82	7,147.50
Provisiones Dinámicas	1,587.55	28.55%	5,559.95	5,559.95	5,559.95	5,618.05	5,618.05	5,618.05	6,757.32	6,757.32	6,757.32	6,757.32	6,757.32	6,757.32	7,147.50
Otras Reservas	(1,354.14)	(100.00%)	1,354.14	1,334.21	1,320.29	926.60	962.71	936.03	280.85	259.40	273.27	550.50	0.00	550.50	0.00

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	382.56	(40.07%)	(954.84)	19.93	33.85	30.57	30.57	21.14	(462.95)	(441.50)	(455.37)	(732.60)	(182.10)	(732.60)	(572.28)
Utilidad de Periodo	(276.60)	(4.02%)	6,877.37	552.43	1,182.39	1,076.60	1,725.55	2,609.72	2,683.91	3,405.68	4,286.48	5,289.01	5,472.10	6,148.48	6,600.77
Ganancia o Perdida en Valores Disponibles para la Venta	6.89	(100.00%)	(6.89)	(5.45)	(4.11)	(2.70)	(1.26)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	29,698.92	7.05%	421,123.66	422,568.78	422,966.90	424,862.44	420,581.54	436,332.15	433,671.74	443,798.52	446,523.49	453,976.04	448,853.23	448,748.97	450,822.59