

KOREA EXCHANGE BANK, LTD.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	159,704.02	181,109.78	163,876.54	126,076.65	129,692.12	109,248.86	115,710.44	119,464.13	115,750.10
ACTIVOS LIQUIDOS	68,155.30	89,660.47	104,741.65	68,433.61	70,659.49	29,536.80	47,507.93	60,677.73	45,052.25
TOTAL DE PRESTAMOS	89,358.05	88,454.13	56,518.03	53,461.82	55,469.08	78,880.17	66,597.56	55,071.24	67,623.32
LOCALES	43,234.02	44,597.54	51,373.27	49,955.89	51,896.83	53,930.11	49,438.06	49,773.36	49,040.40
EXTRANJEROS	46,124.03	43,856.59	5,144.75	3,505.92	3,572.25	24,950.06	17,159.50	5,297.88	18,582.92
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	143,137.82	167,205.37	148,297.99	108,882.25	112,561.51	97,500.25	101,664.51	103,598.61	99,499.04
LOCALES	41,108.72	37,874.42	44,214.93	36,801.14	22,777.59	27,305.06	34,138.62	35,987.31	29,739.62
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	22,148.63	19,082.22	29,061.90	23,614.47	20,577.59	23,100.78	28,930.48	27,913.70	29,164.75
DEPOSITOS DE BANCOS	18,960.09	18,792.20	15,153.03	13,186.67	2,200.00	4,204.28	5,208.14	8,073.61	574.87
EXTRANJEROS	102,029.10	129,330.95	104,083.06	72,081.10	89,783.92	70,195.18	67,525.89	67,611.30	69,759.43
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	57,954.54	86,113.23	63,529.70	65,381.39	76,642.53	54,353.81	57,464.53	59,549.94	46,154.96
DEPOSITOS DE BANCOS	44,074.56	43,217.72	40,553.36	6,699.72	13,141.39	15,841.38	10,061.36	8,061.36	23,604.46
PATRIMONIO TOTAL	13,989.78	10,243.64	11,992.67	12,514.03	13,308.90	9,739.26	10,525.97	11,303.27	11,224.14
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	160,025.59	164,290.08	151,532.78	134,957.42	144,698.07	145,179.32	139,793.49	122,770.39	122,721.11
ACTIVOS GENERADORES DE INGRESOS	101,042.81	99,573.99	73,207.72	72,344.24	72,413.57	83,667.15	61,557.79	54,266.53	61,546.20
TOTAL DE PRESTAMOS	101,042.81	99,573.99	73,207.72	72,344.24	72,413.57	83,667.15	61,557.79	54,266.53	61,546.20
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	13,497.84	10,198.36	11,800.27	12,635.16	13,649.34	9,991.45	11,259.32	11,908.65	12,266.52
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	8,348.25	1,952.61	4,111.44	5,463.74	6,580.97	1,119.47	2,230.04	3,261.12	4,453.64
EGRESOS DE OPERACIONES	3,533.56	764.81	1,374.42	1,890.21	2,264.05	305.58	652.29	954.92	1,266.08
INGRESO NETO DE INTERESES	4,814.70	1,187.79	2,737.02	3,573.53	4,316.92	813.88	1,577.75	2,306.19	3,187.55

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OTROS INGRESOS	1,374.44	329.12	1,014.92	1,469.94	2,915.03	402.46	918.78	1,392.90	1,834.95
INGRESO DE OPERACIONES	6,189.14	1,516.91	3,751.94	5,043.48	7,231.95	1,216.35	2,496.52	3,699.09	5,022.51
EGRESOS GENERALES	1,938.01	1,249.21	1,666.78	2,148.08	3,174.68	1,400.58	1,765.49	2,129.34	3,249.72
UTILIDAD ANTES DE PROVISIONES	4,251.13	267.70	2,085.17	2,895.40	4,057.27	(184.24)	731.04	1,569.75	1,772.79
UTILIDAD DEL PERIODO	3,989.78	243.64	1,992.67	2,514.03	3,308.90	(260.74)	525.97	1,303.27	1,224.14
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	902.61	893.48	570.89	540.02	560.29	580.30	536.67	539.59	680.05
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.01	1.01	1.01	1.01	0.74	0.81	0.98	1.01
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.76	5.66	7.32	9.93	10.26	8.91	9.10	9.46	9.70
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.66	11.58	21.22	23.41	23.99	12.35	15.81	20.52	16.60
PATRIMONIO / PRESTAMOS TOTALES (%)	15.66	11.58	21.22	23.41	23.99	12.35	15.81	20.52	16.60
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	47.62	53.62	70.63	62.85	62.77	30.29	46.73	58.57	45.28
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	42.68	49.51	63.91	54.28	54.48	27.04	41.06	50.79	38.92
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.62	53.62	70.63	62.85	62.77	30.29	46.73	58.57	45.28
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.95	0.98	5.44	4.63	4.57	(1.25)	1.71	3.20	1.99
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.49	0.59	2.63	2.48	2.29	(0.72)	0.75	1.42	1.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	29.56	9.56	33.77	26.53	24.24	(10.44)	9.34	14.59	9.98
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.26	7.84	11.23	10.07	9.09	5.35	7.25	8.01	7.24
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.50	3.07	3.75	3.48	3.13	1.46	2.12	2.35	2.06
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.77	4.77	7.48	6.59	5.96	3.89	5.13	5.67	5.18

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ZONA LIBRE	7.37	7.77	7.49	7.41	7.50	6.62	6.88	6.51	6.50
RESTO DEL PAIS	8.38	7.48	7.06	7.11	7.15	6.92	7.00	6.43	6.37
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	7.13	6.95	6.88	6.87	6.83	6.66	6.47	6.70	6.70
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	6.94	6.92	6.83	6.52	5.92	5.75	5.73	5.67	6.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.58	2.60	2.10	2.46	2.36	2.80	2.83	3.31	3.69
PERSONA JURIDICA	2.76	2.48	2.51	2.43	2.45	2.51	2.03	2.00	1.85