

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	129,692.12	109,248.86	115,710.44	119,464.13	115,750.10	110,133.13	131,840.93	139,182.66	166,995.91
ACTIVOS LIQUIDOS	70,659.49	29,536.80	47,507.93	60,677.73	45,052.25	42,272.98	39,373.60	47,525.88	73,862.78
TOTAL DE PRESTAMOS	55,469.08	78,880.17	66,597.56	55,071.24	67,623.32	67,118.06	91,249.12	90,157.51	92,163.22
LOCALES	51,896.83	53,930.11	49,438.06	49,773.36	49,040.40	49,055.87	48,571.06	47,496.04	49,388.96
EXTRANJEROS	3,572.25	24,950.06	17,159.50	5,297.88	18,582.92	18,062.19	42,678.05	42,661.48	42,774.26
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	112,561.51	97,500.25	101,664.51	103,598.61	99,499.04	97,447.96	119,085.05	125,235.65	152,931.27
LOCALES	22,777.59	27,305.06	34,138.62	35,987.31	29,739.62	31,608.49	37,560.95	38,408.24	45,215.87
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	20,577.59	23,100.78	28,930.48	27,913.70	29,164.75	31,033.62	36,986.09	37,833.53	39,625.00
DEPOSITOS DE BANCOS	2,200.00	4,204.28	5,208.14	8,073.61	574.87	574.87	574.87	574.71	5,590.87
EXTRANJEROS	89,783.92	70,195.18	67,525.89	67,611.30	69,759.43	65,839.47	81,524.09	86,827.41	107,715.40
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	76,642.53	54,353.81	57,464.53	59,549.94	46,154.96	47,735.00	52,419.63	49,873.11	67,761.10
DEPOSITOS DE BANCOS	13,141.39	15,841.38	10,061.36	8,061.36	23,604.46	18,104.46	29,104.46	36,954.30	39,954.30
PATRIMONIO TOTAL	13,308.90	9,739.26	10,525.97	11,303.27	11,224.14	10,610.14	10,857.75	11,774.02	12,266.92
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	144,698.07	145,179.32	139,793.49	122,770.39	122,721.11	109,690.99	123,775.68	129,323.40	141,373.01
ACTIVOS GENERADORES DE INGRESOS	72,413.57	83,667.15	61,557.79	54,266.53	61,546.20	72,999.11	78,923.34	72,614.38	79,893.27
TOTAL DE PRESTAMOS	72,413.57	83,667.15	61,557.79	54,266.53	61,546.20	72,999.11	78,923.34	72,614.38	79,893.27
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	13,649.34	9,991.45	11,259.32	11,908.65	12,266.52	10,174.70	10,691.86	11,538.65	11,745.53
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	6,580.97	1,119.47	2,230.04	3,261.12	4,453.64	1,192.10	2,501.56	3,840.60	5,248.84
EGRESOS DE OPERACIONES	2,264.05	305.58	652.29	954.92	1,266.08	300.50	641.20	981.11	1,381.04
INGRESO NETO DE INTERESES	4,316.92	813.88	1,577.75	2,306.19	3,187.55	891.60	1,860.35	2,859.49	3,867.80

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OTROS INGRESOS	2,915.03	402.46	918.78	1,392.90	1,834.95	392.11	730.88	1,096.11	1,507.26
INGRESO DE OPERACIONES	7,231.95	1,216.35	2,496.52	3,699.09	5,022.51	1,283.72	2,591.24	3,955.60	5,375.06
EGRESOS GENERALES	3,174.68	1,400.58	1,765.49	2,129.34	3,249.72	567.98	1,313.60	1,707.08	2,586.00
UTILIDAD ANTES DE PROVISIONES	4,057.27	(184.24)	731.04	1,569.75	1,772.79	715.74	1,277.64	2,248.53	2,789.06
UTILIDAD DEL PERIODO	3,308.90	(260.74)	525.97	1,303.27	1,224.14	610.14	857.75	1,774.02	2,266.92
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	560.29	580.30	536.67	539.59	680.05	717.60	961.92	965.24	985.50
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	0.74	0.81	0.98	1.01	1.07	1.05	1.07	1.07
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.26	8.91	9.10	9.46	9.70	9.63	8.24	8.46	7.35
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	23.99	12.35	15.81	20.52	16.60	15.81	11.90	13.06	13.31
PATRIMONIO / PRESTAMOS TOTALES (%)	23.99	12.35	15.81	20.52	16.60	15.81	11.90	13.06	13.31
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 (%)	62.77	30.29	46.73	58.57	45.28	43.38	33.06	37.95	48.30
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	54.48	27.04	41.06	50.79	38.92	38.38	29.86	34.15	44.23
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	62.77	30.29	46.73	58.57	45.28	43.38	33.06	37.95	48.30
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.57	(1.25)	1.71	3.20	1.99	3.34	2.17	3.26	2.84
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.29	(0.72)	0.75	1.42	1.00	2.22	1.39	1.83	1.60
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	24.24	(10.44)	9.34	14.59	9.98	23.99	16.05	20.50	19.30
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.09	5.35	7.25	8.01	7.24	6.53	6.34	7.05	6.57
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.13	1.46	2.12	2.35	2.06	1.65	1.62	1.80	1.73
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	5.96	3.89	5.13	5.67	5.18	4.89	4.71	5.25	4.84

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ZONA LIBRE	7.50	6.62	6.88	6.51	6.50	6.68	6.78	6.75	6.74
RESTO DEL PAIS	7.15	6.92	7.00	6.43	6.37	6.59	6.66	6.76	6.80
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.83	6.66	6.47	6.70	6.70	6.71	6.71	6.69	6.69
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	5.92	5.75	5.73	5.67	6.00	5.98	5.98	5.98	5.66
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	2.36	2.80	2.83	3.31	3.69	2.96	3.08	3.15	3.10
PERSONA JURIDICA	2.45	2.51	2.03	2.00	1.85	1.93	1.93	1.87	1.52