

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	115,750.10	110,133.13	131,840.93	139,182.66	166,995.91	166,529.75	170,305.59	0.00	0.00
ACTIVOS LIQUIDOS	45,052.25	42,272.98	39,373.60	47,525.88	73,862.78	73,711.84	73,913.12	0.00	0.00
TOTAL DE PRESTAMOS	67,623.32	67,118.06	91,249.12	90,157.51	92,163.22	91,090.73	94,624.60	0.00	0.00
LOCALES	49,040.40	49,055.87	48,571.06	47,496.04	49,388.96	48,638.76	49,565.68	0.00	0.00
EXTRANJEROS	18,582.92	18,062.19	42,678.05	42,661.48	42,774.26	42,451.96	45,058.92	0.00	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	99,499.04	97,447.96	119,085.05	125,235.65	152,931.27	153,644.28	156,184.37	0.00	0.00
LOCALES	29,739.62	31,608.49	37,560.95	38,408.24	45,215.87	37,745.42	55,508.31	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	29,164.75	31,033.62	36,986.09	37,833.53	39,625.00	37,154.54	54,910.35	0.00	0.00
DEPOSITOS DE BANCOS	574.87	574.87	574.87	574.71	5,590.87	590.87	597.96	0.00	0.00
EXTRANJEROS	69,759.43	65,839.47	81,524.09	86,827.41	107,715.40	115,898.86	100,676.07	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	46,154.96	47,735.00	52,419.63	49,873.11	67,761.10	49,944.56	44,921.85	0.00	0.00
DEPOSITOS DE BANCOS	23,604.46	18,104.46	29,104.46	36,954.30	39,954.30	65,954.30	55,754.22	0.00	0.00
PATRIMONIO TOTAL	11,224.14	10,610.14	10,857.75	11,774.02	12,266.92	10,597.07	11,575.96	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	122,721.11	109,690.99	123,775.68	129,323.40	141,373.01	138,331.44	151,073.26	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	61,546.20	72,999.11	78,923.34	72,614.38	79,893.27	79,104.39	92,936.86	0.00	0.00
TOTAL DE PRESTAMOS	61,546.20	72,999.11	78,923.34	72,614.38	79,893.27	79,104.39	92,936.86	0.00	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	12,266.52	10,174.70	10,691.86	11,538.65	11,745.53	10,603.61	11,216.86	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,453.64	1,192.10	2,501.56	3,840.60	5,248.84	1,448.69	2,923.68	0.00	0.00
EGRESOS DE OPERACIONES	1,266.08	300.50	641.20	981.11	1,381.04	377.61	766.54	0.00	0.00
INGRESO NETO DE INTERESES	3,187.55	891.60	1,860.35	2,859.49	3,867.80	1,071.07	2,157.14	0.00	0.00

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OTROS INGRESOS	1,834.95	392.11	730.88	1,096.11	1,507.26	327.21	915.42	0.00	0.00
INGRESO DE OPERACIONES	5,022.51	1,283.72	2,591.24	3,955.60	5,375.06	1,398.28	3,072.55	0.00	0.00
EGRESOS GENERALES	3,249.72	567.98	1,313.60	1,707.08	2,586.00	594.48	1,209.66	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,772.79	715.74	1,277.64	2,248.53	2,789.06	803.80	1,862.89	0.00	0.00
UTILIDAD DEL PERIODO	1,224.14	610.14	857.75	1,774.02	2,266.92	597.07	1,575.96	0.00	0.00
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	680.05	717.60	961.92	965.24	985.50	1,153.37	976.78	0.00	0.00
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	1.07	1.05	1.07	1.07	1.27	1.03	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.70	9.63	8.24	8.46	7.35	6.36	6.80	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.60	15.81	11.90	13.06	13.31	11.63	12.23	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.60	15.81	11.90	13.06	13.31	11.63	12.23	0.00	0.00
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 (%)	45.28	43.38	33.06	37.95	48.30	47.98	47.32	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	38.92	38.38	29.86	34.15	44.23	44.26	43.40	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.28	43.38	33.06	37.95	48.30	47.98	47.32	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.99	3.34	2.17	3.26	2.84	3.02	3.39	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.00	2.22	1.39	1.83	1.60	1.73	2.09	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.98	23.99	16.05	20.50	19.30	22.52	28.10	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.24	6.53	6.34	7.05	6.57	7.33	6.29	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.06	1.65	1.62	1.80	1.73	1.91	1.65	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	5.18	4.89	4.71	5.25	4.84	5.42	4.64	0.00	0.00

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ZONA LIBRE	6.50	6.68	6.78	6.75	6.74	6.74	6.74	0.00	0.00
RESTO DEL PAIS	6.37	6.59	6.66	6.76	6.80	6.86	6.58	0.00	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.70	6.71	6.71	6.69	6.69	6.67	5.77	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	6.00	5.98	5.98	5.98	5.66	5.98	5.98	0.00	0.00
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	3.69	2.96	3.08	3.15	3.10	2.93	2.95	0.00	0.00
PERSONA JURIDICA	1.85	1.93	1.93	1.87	1.52	1.59	1.46	0.00	0.00