

**KEB HANA BANK**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2017**  
**( En Miles de Balboas)**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	262,988.75	277,626.49	215,653.40	294,204.53	235,654.91	214,988.58	255,155.52	243,889.11	274,012.36
ACTIVOS LIQUIDOS	95,770.78	108,253.71	39,799.31	118,279.41	85,708.34	52,858.86	67,382.36	56,368.18	83,256.72
TOTAL DE PRESTAMOS	163,995.07	164,150.23	171,327.61	173,787.98	148,552.88	160,582.19	185,808.87	185,803.85	189,473.08
LOCALES	55,131.75	54,028.52	53,442.95	50,358.93	48,621.64	47,234.33	50,202.66	51,912.31	52,253.35
EXTRANJEROS	108,863.32	110,121.71	117,884.67	123,429.06	99,931.24	113,347.86	135,606.21	133,891.54	137,219.73
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	242,138.08	256,021.54	194,837.52	274,040.03	214,362.22	196,037.71	235,706.93	221,040.84	251,255.04
LOCALES	48,014.90	34,695.62	33,955.94	42,126.00	41,939.04	41,110.35	38,673.80	42,326.04	50,305.21
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	41,473.74	28,439.79	28,919.86	33,114.44	32,929.22	32,115.53	29,687.15	33,370.04	39,528.00
DEPOSITOS DE BANCOS	6,541.16	6,255.83	5,036.08	9,011.56	9,009.82	8,994.81	8,986.64	8,955.99	10,777.21
EXTRANJEROS	194,123.19	221,325.92	160,881.58	231,914.04	172,423.18	154,927.37	197,033.13	178,714.81	200,949.83
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	63,355.46	53,641.83	55,197.49	54,229.95	82,239.09	64,743.28	66,849.04	65,845.23	69,850.36
DEPOSITOS DE BANCOS	130,767.73	167,684.09	105,684.09	177,684.09	90,184.09	90,184.09	130,184.09	112,869.57	131,099.47
PATRIMONIO TOTAL	15,851.70	14,342.91	15,022.00	16,367.73	17,508.00	14,382.89	15,446.55	16,461.82	17,093.82
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	266,232.55	284,476.18	258,630.66	303,768.23	249,321.83	246,307.53	235,404.46	269,046.82	254,833.64
ACTIVOS GENERADORES DE INGRESOS	148,755.55	158,240.98	160,801.57	170,292.02	156,273.97	162,366.21	178,568.24	179,795.92	169,012.98
TOTAL DE PRESTAMOS	148,755.55	158,240.98	160,801.57	170,292.02	156,273.97	162,366.21	178,568.24	179,795.92	169,012.98
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	14,269.08	13,328.91	14,097.00	15,294.13	16,679.85	14,362.90	15,234.28	16,414.77	17,300.91
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	7,002.89	1,844.05	3,709.45	5,601.90	6,926.97	1,716.79	3,686.08	5,683.85	7,823.50
EGRESOS DE OPERACIONES	1,852.58	490.92	981.23	1,405.78	1,763.40	512.36	1,077.30	1,746.64	2,568.22



ACTIVOS (%)	(2.41)	(4.70)	(28.50)	(6.10)	(10.39)	(22.56)	18.32	(17.10)	16.28
PRESTAMOS (%)	22.83	7.76	14.01	4.19	(9.42)	(2.17)	8.45	6.91	27.55
LOCALES (%)	(0.25)	(7.13)	(4.00)	(9.61)	(11.81)	(12.58)	(6.06)	3.08	7.47
EXTRANJEROS (%)	39.13	16.96	24.61	11.12	(8.20)	2.93	15.03	8.48	37.31
DEPOSITOS (%)	(3.60)	(5.82)	(31.06)	(7.18)	(11.47)	(23.43)	20.98	(19.34)	17.21
LOCALES (%)	(10.58)	(31.81)	(32.05)	(12.15)	(12.65)	18.49	13.89	0.47	19.95
EXTRANJEROS (%)	(1.70)	0.17	(30.85)	(6.22)	(11.18)	(30.00)	22.47	(22.94)	16.54
PATRIMONIO (%)	24.95	16.47	14.04	15.10	10.45	0.28	2.83	0.57	(2.37)
UTILIDAD NETA (%)	43.71	32.56	3.17	13.31	0.00	(0.04)	23.94	1.82	(5.98)
CLASIFICACION PRESTAMOS									
NORMAL	164,123.87	164,298.13	167,189.89	173,906.60	145,240.50	155,137.77	180,947.09	179,729.17	183,705.63
MENCION ESPECIAL	0.00	0.00	4,529.20	0.00	3,542.81	5,682.84	0.00	1,200.00	631.32
SUBNORMAL	0.00	0.00	0.00	95.09	0.00	0.00	5,237.55	3,606.55	3,982.01
DUDOSO	0.00	0.00	0.00	143.62	0.00	0.00	0.00	1,643.00	12.00
IRRECUPERABLE	0.00	0.00	0.00	0.00	238.71	238.71	238.71	238.71	1,881.71
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.28	6.11	6.02	5.82	5.71	5.73	6.03	6.18	6.17
AL POR MENOR	6.50	6.50	6.50	6.50	6.50	6.50	6.64	6.65	6.65
CONSUMO									
VIVIENDA HIPOTECARIA	6.12	6.12	6.12	6.09	6.09	6.09	5.15	5.20	5.15
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	6.31	6.39	6.05	6.01	6.12	6.11	5.85	5.99	6.13
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	2.08	1.89	1.84	1.76	1.53	1.63	1.62	1.65	1.59
PERSONA JURIDICA	1.44	1.38	1.17	1.12	1.07	0.97	0.96	0.96	1.09