

**KEB HANA BANK**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2019**  
**( En Miles de Balboas)**

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	274,058.02	257,017.30	255,591.27	253,591.39	272,337.83	273,535.12	231,904.25	226,147.95	217,332.08
ACTIVOS LIQUIDOS	83,256.72	67,536.68	39,783.65	41,163.41	35,792.84	39,820.00	33,460.83	39,946.59	36,898.91
TOTAL DE PRESTAMOS	189,473.08	187,955.14	213,978.12	208,879.98	234,668.21	228,994.95	194,270.29	183,215.21	177,439.79
LOCALES	52,253.35	50,076.82	62,351.67	60,851.62	90,528.14	88,356.53	60,211.11	54,819.69	50,984.76
EXTRANJEROS	137,219.73	137,878.31	151,626.44	148,028.36	144,140.07	140,638.42	134,059.18	128,395.52	126,455.03
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	505.16	509.64	507.13
TOTAL DE DEPOSITOS	251,255.04	238,699.98	235,821.72	230,489.87	248,804.25	250,941.27	211,169.28	205,606.41	196,974.27
LOCALES	50,305.21	46,581.31	44,245.30	38,042.08	41,050.39	48,075.83	50,230.65	50,289.58	34,805.81
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	39,528.00	35,293.29	32,428.96	30,359.06	34,268.31	36,961.60	37,462.46	32,135.77	29,297.25
DEPOSITOS DE BANCOS	10,777.21	11,288.02	11,816.35	7,683.02	6,782.08	11,114.23	12,768.18	18,153.81	5,508.56
EXTRANJEROS	200,949.83	192,118.67	191,576.42	192,447.79	207,753.86	202,865.44	160,938.63	155,316.84	162,168.46
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	69,850.36	61,703.28	61,821.88	58,049.44	52,361.45	62,681.35	55,754.54	60,132.75	49,984.37
DEPOSITOS DE BANCOS	131,099.47	130,415.39	129,754.53	134,398.36	155,392.41	140,184.09	105,184.09	95,184.09	112,184.09
PATRIMONIO TOTAL	17,093.82	14,699.08	15,833.24	17,128.36	18,471.50	14,192.80	15,484.46	16,414.62	16,346.71
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	254,856.47	236,002.94	255,373.39	248,740.25	273,197.93	265,276.21	243,747.76	239,869.67	244,834.96
ACTIVOS GENERADORES DE INGRESOS	169,012.98	174,268.66	199,893.49	197,341.92	212,070.64	208,475.04	204,376.78	196,302.42	206,307.57
TOTAL DE PRESTAMOS	169,012.98	174,268.66	199,893.49	197,341.92	212,070.64	208,475.04	204,124.20	196,047.60	206,054.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	252.58	254.82	253.57
PATRIMONIO TOTAL	17,300.91	14,540.99	15,639.89	16,795.09	17,782.66	14,445.94	15,658.85	16,771.49	17,409.11
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	7,823.50	2,256.16	4,675.62	7,322.22	10,223.38	3,016.64	5,740.48	8,015.60	10,183.84
EGRESOS DE OPERACIONES	2,568.22	907.89	1,924.88	3,024.62	4,306.00	1,311.24	2,427.02	3,396.10	4,266.01
INGRESO NETO DE INTERESES	5,255.28	1,348.27	2,750.74	4,297.59	5,917.38	1,705.40	3,313.46	4,619.50	5,917.83
OTROS INGRESOS	1,979.04	973.46	1,923.51	3,029.97	3,945.44	927.40	2,062.78	3,113.99	6,259.94
INGRESO DE OPERACIONES	7,234.32	2,321.73	4,674.25	7,327.57	9,862.82	2,632.80	5,376.24	7,733.49	12,177.78
EGRESOS GENERALES	2,771.48	910.25	1,689.29	2,387.61	3,165.72	1,248.94	2,132.87	3,181.09	4,492.64
UTILIDAD ANTES DE PROVISIONES	4,462.84	1,411.48	2,984.96	4,939.96	6,697.09	1,383.87	3,243.37	4,552.40	7,685.13
UTILIDAD DEL PERIODO	3,636.21	894.72	2,028.87	3,324.00	4,667.14	93.31	1,384.89	2,310.30	2,244.61
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	5,685.11	289.09	8,324.80	8,771.64	8,727.77	8,650.24	862.47	1,303.92	47.74
TOTAL PROVISIONES PARA PRESTAMOS	739.60	804.27	967.28	1,100.21	1,170.01	2,091.09	2,126.34	2,236.95	2,461.13
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.00	0.15	3.89	4.20	3.72	3.78	0.44	0.71	0.03
PROVISIONES / PRESTAMOS VENCIDOS (%)	13.01	278.21	11.62	12.54	13.41	24.17	246.54	171.56	5,154.85
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.39	0.43	0.45	0.53	0.50	0.91	1.09	1.22	1.39
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	6.24	5.72	6.19	6.75	6.78	5.19	6.68	7.26	7.52

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.02	7.82	7.40	8.20	7.87	6.20	7.95	8.93	9.19
PATRIMONIO / PRESTAMOS TOTALES (%)	9.02	7.82	7.40	8.20	7.87	6.20	7.97	8.96	9.21
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 (%)	33.14	28.29	16.87	17.86	14.39	15.87	15.85	19.43	18.73
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	30.38	26.28	15.57	16.23	13.14	14.56	14.43	17.66	16.98
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	33.14	28.29	16.87	17.86	14.39	15.87	16.08	19.68	18.99
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.15	2.05	2.03	2.25	2.20	0.18	1.36	1.57	1.09
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.43	1.52	1.59	1.78	1.71	0.14	1.14	1.28	0.92
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	21.02	24.61	25.94	26.39	26.25	2.58	17.69	18.37	12.89
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.63	5.18	4.68	4.95	4.82	5.79	5.62	5.44	4.94
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.52	2.08	1.93	2.04	2.03	2.52	2.38	2.31	2.07
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.11	3.09	2.75	2.90	2.79	3.27	3.24	3.14	2.87
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	38.31	39.21	36.14	32.58	32.10	47.44	39.67	41.13	36.89
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.17	2.23	1.92	2.05	1.86	1.78	2.02	2.12	3.03
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	15.00	16.00	16.00	16.00	16.00	19.00	18.00	18.00	19.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	12,631.54	11,747.20	13,373.63	13,055.00	14,666.76	12,052.37	10,792.79	10,178.62	9,338.94
DEPOSITOS TOTALES / EMPLEADOS	16,750.34	14,918.75	14,738.86	14,405.62	15,550.27	13,207.44	11,731.63	11,422.58	10,367.07
UTILIDAD NETA / EMPLEADOS	242.41	55.92	126.80	207.75	291.70	4.91	76.94	128.35	118.14
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	16.30	19.55	0.17	3.98	(0.63)	6.43	(9.27)	(10.82)	(20.20)
PRESTAMOS (%)	27.55	17.05	15.16	12.42	23.85	21.83	(9.21)	(12.29)	(24.39)
LOCALES (%)	7.47	6.02	24.20	17.22	73.25	76.44	(3.43)	(9.91)	(43.68)
EXTRANJEROS (%)	37.31	21.64	11.81	10.56	5.04	2.00	(11.59)	(13.26)	(12.27)
DEPOSITOS (%)	17.21	21.76	0.05	4.27	(0.98)	5.13	(10.45)	(10.80)	(20.83)
LOCALES (%)	19.95	13.31	14.41	(10.12)	(18.40)	3.21	13.53	32.19	(15.21)
EXTRANJEROS (%)	16.54	24.01	(2.77)	7.68	3.39	5.59	(15.99)	(19.29)	(21.94)
PATRIMONIO (%)	(2.37)	2.20	2.50	4.05	8.06	(3.44)	(2.20)	(4.17)	(11.50)
UTILIDAD NETA (%)	(11.11)	(3.30)	2.01	10.64	28.35	(89.57)	(31.74)	(30.50)	(51.91)
CLASIFICACION PRESTAMOS									
NORMAL	183,705.63	179,418.36	206,588.60	201,051.55	227,070.45	222,037.97	186,871.66	175,118.80	169,974.23
MENCION ESPECIAL	631.32	2,271.10	32.00	243.80	65.45	0.00	309.73	935.00	1,349.50
SUBNORMAL	3,982.01	773.79	1,315.61	495.39	0.00	397.83	151.87	324.70	324.99
DUDOSO	12.00	310.90	1,035.00	2,226.38	495.39	26.35	391.96	0.00	0.00
IRRECUPERABLE	1,881.71	5,985.26	5,974.19	5,963.07	8,206.93	8,623.90	8,671.41	9,073.66	8,252.19
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.17	6.05	6.34	6.46	6.61	7.46	7.01	6.92	7.10
AL POR MENOR	6.65	6.65	7.31	7.31	7.31	7.91	7.31	7.31	7.31
CONSUMO									
VIVIENDA HIPOTECARIA	5.15	5.34	5.32	4.99	5.04	5.63	5.10	5.01	4.88
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	6.13	6.38	6.36	6.47	6.62	6.46	6.16	6.18	6.09
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	1.59	2.55	1.75	1.74	1.78	1.71	1.80	1.88	1.78
PERSONA JURIDICA	1.09	1.08	1.20	1.64	1.71	1.83	2.01	2.05	2.04