

**BANCO PRIVAL, S.A.**  
**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	105,457.62	148,275.47	174,360.35	175,344.50	196,673.63	249,486.01	233,948.91	294,934.12	329,936.57
ACTIVOS LIQUIDOS	28,915.02	57,227.36	44,789.90	30,321.89	32,700.43	73,837.51	56,648.94	87,328.84	103,247.22
TOTAL DE PRESTAMOS	49,971.85	55,500.81	82,072.41	93,950.00	120,451.71	134,171.08	128,187.16	153,089.76	176,566.30
LOCALES	43,837.53	48,172.79	70,078.64	76,807.76	100,371.55	113,551.22	103,684.32	128,734.23	147,355.92
EXTRANJEROS	6,134.32	7,328.02	11,993.77	17,142.24	20,080.16	20,619.86	24,502.84	24,355.54	29,210.38
TOTAL DE INVERSIONES	24,163.00	32,759.16	44,663.70	47,968.60	39,928.19	36,544.15	42,681.72	49,895.60	43,011.63
TOTAL DE DEPOSITOS	81,706.43	124,145.02	150,114.34	136,378.39	165,157.17	224,404.60	205,626.72	264,335.98	300,067.99
LOCALES	80,357.95	116,366.73	141,972.71	125,882.00	157,123.61	209,392.29	197,419.92	250,645.52	286,147.05
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	80,357.95	116,366.73	140,972.71	125,882.00	157,123.61	209,392.29	197,419.92	250,645.52	286,147.05
DEPOSITOS DE BANCOS	0.00	0.00	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	1,348.47	7,778.30	8,141.63	10,496.39	8,033.56	15,012.32	8,206.80	13,690.46	13,920.93
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,348.47	7,778.30	8,141.63	10,496.39	8,033.56	15,012.32	8,206.80	13,690.46	13,920.93
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	21,922.59	21,510.32	22,684.77	22,045.75	22,658.59	22,905.81	23,576.63	23,461.28	24,052.02
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	52,728.81	87,285.79	114,838.30	125,957.00	151,065.63	198,880.74	204,154.63	235,139.31	263,305.10
ACTIVOS GENERADORES DE INGRESOS	37,067.42	44,974.24	76,087.77	94,598.38	117,257.38	129,487.60	148,802.49	172,451.98	189,978.92
TOTAL DE PRESTAMOS	24,985.93	27,797.50	48,746.20	59,744.02	85,211.78	94,835.94	105,129.78	123,519.88	148,509.01
TOTAL DE INVERSIONES	12,081.50	17,176.74	27,341.57	34,854.36	32,045.59	34,651.65	43,672.71	48,932.10	41,469.91
PATRIMONIO TOTAL	10,961.30	22,333.74	22,515.14	22,146.04	22,290.59	22,208.06	23,130.70	22,753.52	23,355.31
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,656.01	1,265.80	2,881.56	4,978.64	7,496.64	2,879.04	5,642.53	8,680.19	12,089.14
EGRESOS DE OPERACIONES	674.02	556.64	1,297.30	2,205.17	3,364.79	1,529.01	3,084.51	4,780.99	6,724.04
INGRESO NETO DE INTERESES	981.99	709.15	1,584.25	2,773.47	4,131.85	1,350.02	2,558.02	3,899.20	5,365.11

**BANCO PRIVAL, S.A.**  
**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
OTROS INGRESOS	807.63	334.54	1,569.59	1,967.46	2,791.70	476.94	1,778.71	2,447.71	3,879.33
INGRESO DE OPERACIONES	1,789.61	1,043.69	3,153.84	4,740.93	6,923.55	1,826.97	4,336.72	6,346.91	9,244.43
EGRESOS GENERALES	3,360.60	1,419.50	2,090.24	3,846.75	5,604.00	1,742.47	3,495.86	5,390.25	7,519.63
UTILIDAD ANTES DE PROVISIONES	(1,570.98)	(375.80)	1,063.60	894.18	1,319.55	84.50	840.86	956.66	1,724.80
UTILIDAD DEL PERIODO	(2,015.53)	(428.06)	836.38	606.61	887.38	84.50	805.53	719.66	1,325.98
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346.11
TOTAL PROVISIONES PARA PRESTAMOS	444.55	496.80	671.77	732.12	876.72	876.72	892.05	1,093.73	1,255.54
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	362.76
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.89	0.90	0.82	0.78	0.73	0.65	0.70	0.71	0.71
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	20.79	14.51	13.01	12.57	11.52	9.18	10.08	7.95	7.29
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	29.57	24.37	17.90	15.53	14.13	13.42	13.80	11.56	10.95
PATRIMONIO / PRESTAMOS TOTALES (%)	43.87	38.76	27.64	23.47	18.81	17.07	18.39	15.33	13.62
INDICE DE ADECUACION DE CAPITAL	31.39	25.19	21.21	20.31	18.39	19.46	20.40	17.70	17.62
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	35.39	46.10	29.84	22.23	19.80	32.90	27.55	33.04	34.41
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	27.42	38.60	25.69	17.29	16.63	29.60	24.21	29.61	31.29
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	64.96	72.48	59.59	57.41	43.98	49.19	48.31	51.91	48.74
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(5.44)	(3.81)	2.20	0.86	0.76	0.26	1.08	0.56	0.70
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(3.82)	(1.96)	1.46	0.64	0.59	0.17	0.79	0.41	0.50
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(18.39)	(7.67)	7.43	3.65	3.98	1.52	6.97	4.22	5.68
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.47	11.26	7.57	7.02	6.39	8.89	7.58	6.71	6.36
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.82	4.95	3.41	3.11	2.87	4.72	4.15	3.70	3.54
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.65	6.31	4.16	3.91	3.52	4.17	3.44	3.01	2.82



**BANCO PRIVAL, S.A.**  
**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
ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	6.25	6.25	6.25	6.25	6.25	0.00	0.00	4.38	4.29
AL POR MENOR	6.90	6.90	7.19	7.90	7.90	7.90	7.90	7.67	7.67
CONSUMO									
VIVIENDA HIPOTECARIA	5.27	5.54	5.71	5.47	5.47	5.49	5.43	5.36	5.34
PRESTAMO PERSONAL AUTO	7.00	7.00	7.00	7.00	7.17	7.12	7.00	6.75	6.67
PRESTAMO PERSONAL	6.80	6.72	7.24	6.98	7.26	6.25	5.75	6.19	6.89
TARJETA DE CREDITO	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.74	3.74	3.39	3.83	3.92	3.78	3.93	4.05	3.92
PERSONA JURIDICA	3.07	3.19	3.21	3.54	3.28	3.85	3.87	3.14	2.67