

BANCO PRIVAL, S.A.
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	196,673.63	249,486.01	233,948.91	294,934.12	329,936.57	340,407.65	349,405.96	0.00	0.00
ACTIVOS LIQUIDOS	32,700.43	73,837.51	56,648.94	87,328.84	103,247.22	79,947.74	88,222.99	0.00	0.00
TOTAL DE PRESTAMOS	120,451.71	134,171.08	128,187.16	153,089.76	176,566.30	196,887.57	204,851.15	0.00	0.00
LOCALES	100,371.55	113,551.22	103,684.32	128,734.23	147,355.92	167,915.66	170,525.84	0.00	0.00
EXTRANJEROS	20,080.16	20,619.86	24,502.84	24,355.54	29,210.38	28,971.91	34,325.31	0.00	0.00
TOTAL DE INVERSIONES	39,928.19	36,544.15	42,681.72	49,895.60	43,011.63	56,559.00	50,506.58	0.00	0.00
TOTAL DE DEPOSITOS	165,157.17	224,404.60	205,626.72	264,335.98	300,067.99	311,707.80	320,770.43	0.00	0.00
LOCALES	157,123.61	209,392.29	197,419.92	250,645.52	286,147.05	290,275.17	300,387.22	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	157,123.61	209,392.29	197,419.92	250,645.52	286,147.05	283,274.99	289,384.11	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	7,000.18	11,003.10	0.00	0.00
EXTRANJEROS	8,033.56	15,012.32	8,206.80	13,690.46	13,920.93	21,432.64	20,383.21	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	8,033.56	15,012.32	8,206.80	13,690.46	13,920.93	21,432.64	20,383.21	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	22,658.59	22,905.81	23,576.63	23,461.28	24,052.02	24,723.01	25,485.77	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	151,065.63	198,880.74	204,154.63	235,139.31	263,305.10	294,946.83	291,677.44	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	117,257.38	129,487.60	148,802.49	172,451.98	189,978.92	212,080.90	213,113.30	0.00	0.00
TOTAL DE PRESTAMOS	85,211.78	94,835.94	105,129.78	123,519.88	148,509.01	165,529.33	166,519.15	0.00	0.00
TOTAL DE INVERSIONES	32,045.59	34,651.65	43,672.71	48,932.10	41,469.91	46,551.57	46,594.15	0.00	0.00
PATRIMONIO TOTAL	22,290.59	22,208.06	23,130.70	22,753.52	23,355.31	23,814.41	24,531.20	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	7,496.64	2,879.04	5,642.53	8,680.19	12,089.14	3,806.28	7,772.87	0.00	0.00
EGRESOS DE OPERACIONES	3,364.79	1,529.01	3,084.51	4,780.99	6,724.04	2,282.45	4,649.73	0.00	0.00
INGRESO NETO DE INTERESES	4,131.85	1,350.02	2,558.02	3,899.20	5,365.11	1,523.84	3,123.14	0.00	0.00

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OTROS INGRESOS	2,791.70	476.94	1,778.71	2,447.71	3,879.33	971.91	3,509.56	0.00	0.00
INGRESO DE OPERACIONES	6,923.55	1,826.97	4,336.72	6,346.91	9,244.43	2,495.74	6,632.71	0.00	0.00
EGRESOS GENERALES	5,604.00	1,742.47	3,495.86	5,390.25	7,519.63	1,833.04	4,927.50	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,319.55	84.50	840.86	956.66	1,724.80	662.70	1,705.21	0.00	0.00
UTILIDAD DEL PERIODO	887.38	84.50	805.53	719.66	1,325.98	544.64	1,504.98	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	346.11	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	876.72	876.72	892.05	1,093.73	1,255.54	1,373.60	1,455.77	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.20	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	362.76	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.73	0.65	0.70	0.71	0.71	0.70	0.71	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.52	9.18	10.08	7.95	7.29	7.26	7.29	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.13	13.42	13.80	11.56	10.95	9.75	9.98	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.81	17.07	18.39	15.33	13.62	12.56	12.44	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	18.39	19.46	20.40	17.70	17.62	17.22	16.88	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.80	32.90	27.55	33.04	34.41	25.65	27.50	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.63	29.60	24.21	29.61	31.29	23.49	25.25	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.98	49.19	48.31	51.91	48.74	43.79	43.25	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.76	0.26	1.08	0.56	0.70	1.03	1.41	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.59	0.17	0.79	0.41	0.50	0.74	1.03	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.98	1.52	6.97	4.22	5.68	9.15	12.27	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.39	8.89	7.58	6.71	6.36	7.18	7.29	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.87	4.72	4.15	3.70	3.54	4.30	4.36	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.52	4.17	3.44	3.01	2.82	2.87	2.93	0.00	0.00

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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	0.00	0.00	4.38	4.29	4.60	5.00	0.00	0.00
AL POR MENOR	7.90	7.90	7.90	7.67	7.67	7.68	7.25	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.47	5.49	5.43	5.36	5.34	5.33	5.47	0.00	0.00
PRESTAMO PERSONAL AUTO	7.17	7.12	7.00	6.75	6.67	6.62	6.80	0.00	0.00
PRESTAMO PERSONAL	7.26	6.25	5.75	6.19	6.89	7.23	7.09	0.00	0.00
TARJETA DE CREDITO	12.00	12.00	12.00	12.00	12.00	12.00	12.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.92	3.78	3.93	4.05	3.92	3.60	3.61	0.00	0.00
PERSONA JURIDICA	3.28	3.85	3.87	3.14	2.67	3.26	3.19	0.00	0.00