

BANCO PRIVAL, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2013
(En Miles de Balboas)

| | 2011 | 2012 | | | | 2013 | | | |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| 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 | 361,186.74 | 364,535.04 |
| ACTIVOS LIQUIDOS | 32,700.43 | 73,837.51 | 56,648.94 | 87,328.84 | 103,247.22 | 79,947.74 | 88,222.99 | 103,898.60 | 61,475.90 |
| TOTAL DE PRESTAMOS | 120,451.71 | 134,171.08 | 128,187.16 | 153,089.76 | 176,566.30 | 196,887.57 | 204,851.15 | 197,384.66 | 190,761.69 |
| LOCALES | 100,371.55 | 113,551.22 | 103,684.32 | 128,734.23 | 147,355.92 | 167,915.66 | 170,525.84 | 163,668.90 | 153,427.07 |
| EXTRANJEROS | 20,080.16 | 20,619.86 | 24,502.84 | 24,355.54 | 29,210.38 | 28,971.91 | 34,325.31 | 33,715.77 | 37,334.62 |
| TOTAL DE INVERSIONES | 39,928.19 | 36,544.15 | 42,681.72 | 49,895.60 | 43,011.63 | 56,559.00 | 50,506.58 | 49,550.85 | 106,492.56 |
| TOTAL DE DEPOSITOS | 165,157.17 | 224,404.60 | 205,626.72 | 264,335.98 | 300,067.99 | 311,707.80 | 320,770.43 | 328,273.48 | 333,751.11 |
| LOCALES | 157,123.61 | 209,392.29 | 197,419.92 | 250,645.52 | 286,147.05 | 290,275.17 | 300,387.22 | 307,593.18 | 319,618.94 |
| 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 | 298,589.21 | 307,613.08 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7,000.18 | 11,003.10 | 9,003.98 | 12,005.87 |
| EXTRANJEROS | 8,033.56 | 15,012.32 | 8,206.80 | 13,690.46 | 13,920.93 | 21,432.64 | 20,383.21 | 20,680.29 | 14,132.17 |
| 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 | 20,680.29 | 14,132.17 |
| 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 | 25,291.22 | 27,523.69 |
| 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 | 328,060.43 | 347,235.80 |
| 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 | 224,960.44 | 258,416.09 |
| TOTAL DE PRESTAMOS | 85,211.78 | 94,835.94 | 105,129.78 | 123,519.88 | 148,509.01 | 165,529.33 | 166,519.15 | 175,237.21 | 183,664.00 |
| TOTAL DE INVERSIONES | 32,045.59 | 34,651.65 | 43,672.71 | 48,932.10 | 41,469.91 | 46,551.57 | 46,594.15 | 49,723.23 | 74,752.09 |
| PATRIMONIO TOTAL | 22,290.59 | 22,208.06 | 23,130.70 | 22,753.52 | 23,355.31 | 23,814.41 | 24,531.20 | 24,376.25 | 25,787.86 |
| 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 | 11,702.87 | 15,779.69 |
| EGRESOS DE OPERACIONES | 3,364.79 | 1,529.01 | 3,084.51 | 4,780.99 | 6,724.04 | 2,282.45 | 4,649.73 | 7,017.23 | 9,428.29 |
| 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 | 4,685.64 | 6,351.40 |
| OTROS INGRESOS | 2,791.70 | 476.94 | 1,778.71 | 2,447.71 | 3,879.33 | 971.91 | 3,509.56 | 4,002.99 | 7,296.60 |
| INGRESO DE OPERACIONES | 6,923.55 | 1,826.97 | 4,336.72 | 6,346.91 | 9,244.43 | 2,495.74 | 6,632.71 | 8,688.62 | 13,648.01 |

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| EGRESOS GENERALES | 5,604.00 | 1,742.47 | 3,495.86 | 5,390.25 | 7,519.63 | 1,833.04 | 4,927.50 | 7,310.54 | 10,087.16 |
| UTILIDAD ANTES DE PROVISIONES | 1,319.55 | 84.50 | 840.86 | 956.66 | 1,724.80 | 662.70 | 1,705.21 | 1,378.08 | 3,560.84 |
| UTILIDAD DEL PERIODO | 887.38 | 84.50 | 805.53 | 719.66 | 1,325.98 | 544.64 | 1,504.98 | 1,177.85 | 3,357.01 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 0.00 | 0.00 | 0.00 | 0.00 | 346.11 | 0.00 | 0.00 | 0.00 | 15.19 |
| TOTAL PROVISIONES PARA PRESTAMOS | 876.72 | 876.72 | 892.05 | 1,093.73 | 1,255.54 | 1,373.60 | 1,455.77 | 1,472.80 | 1,534.08 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.20 | 0.00 | 0.00 | 0.00 | 0.01 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 362.76 | 0.00 | 0.00 | 0.00 | 10,097.79 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.73 | 0.65 | 0.70 | 0.71 | 0.71 | 0.70 | 0.71 | 0.75 | 0.80 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.52 | 9.18 | 10.08 | 7.95 | 7.29 | 7.26 | 7.29 | 7.00 | 7.55 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 14.13 | 13.42 | 13.80 | 11.56 | 10.95 | 9.75 | 9.98 | 10.24 | 9.26 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 18.81 | 17.07 | 18.39 | 15.33 | 13.62 | 12.56 | 12.44 | 12.81 | 14.43 |
| INDICE DE ADECUACION DE CAPITAL | 18.39 | 19.46 | 20.40 | 17.70 | 17.62 | 17.22 | 16.88 | 16.12 | 16.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 19.80 | 32.90 | 27.55 | 33.04 | 34.41 | 25.65 | 27.50 | 31.65 | 18.42 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 16.63 | 29.60 | 24.21 | 29.61 | 31.29 | 23.49 | 25.25 | 28.77 | 16.86 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 43.98 | 49.19 | 48.31 | 51.91 | 48.74 | 43.79 | 43.25 | 46.74 | 50.33 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.76 | 0.26 | 1.08 | 0.56 | 0.70 | 1.03 | 1.41 | 0.70 | 1.30 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.59 | 0.17 | 0.79 | 0.41 | 0.50 | 0.74 | 1.03 | 0.48 | 0.97 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 3.98 | 1.52 | 6.97 | 4.22 | 5.68 | 9.15 | 12.27 | 6.44 | 13.02 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.39 | 8.89 | 7.58 | 6.71 | 6.36 | 7.18 | 7.29 | 6.94 | 6.11 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.87 | 4.72 | 4.15 | 3.70 | 3.54 | 4.30 | 4.36 | 4.16 | 3.65 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.52 | 4.17 | 3.44 | 3.01 | 2.82 | 2.87 | 2.93 | 2.78 | 2.46 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 80.94 | 95.37 | 80.61 | 84.93 | 81.34 | 73.45 | 74.29 | 84.14 | 73.91 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.38 | 1.47 | 2.39 | 1.89 | 2.04 | 1.83 | 3.29 | 2.37 | 2.82 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 82.00 | 83.00 | 86.00 | 85.00 | 88.00 | 97.00 | 104.00 | 103.00 | 103.00 |

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| NUMERO DE SUCURSALES | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| PRESTAMOS / EMPLEADOS | 1,468.92 | 1,616.52 | 1,490.55 | 1,801.06 | 2,006.44 | 2,029.77 | 1,969.72 | 1,916.36 | 1,852.06 |
| DEPOSITOS TOTALES / EMPLEADOS | 2,014.11 | 2,703.67 | 2,391.01 | 3,109.84 | 3,409.86 | 3,213.48 | 3,084.33 | 3,187.12 | 3,240.30 |
| UTILIDAD NETA / EMPLEADOS | 10.82 | 1.02 | 9.37 | 8.47 | 15.07 | 5.61 | 14.47 | 11.44 | 32.59 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 86.50 | 68.26 | 34.18 | 68.20 | 67.76 | 36.44 | 49.35 | 22.46 | 10.49 |
| PRESTAMOS (%) | 141.04 | 141.75 | 56.19 | 62.95 | 46.59 | 46.74 | 59.81 | 28.93 | 8.04 |
| LOCALES (%) | 128.96 | 135.72 | 47.95 | 67.61 | 46.81 | 47.88 | 64.47 | 27.14 | 4.12 |
| EXTRANJEROS (%) | 227.34 | 181.38 | 104.30 | 42.08 | 45.47 | 40.50 | 40.09 | 38.43 | 27.81 |
| DEPOSITOS (%) | 102.13 | 80.76 | 36.98 | 93.83 | 81.69 | 38.90 | 56.00 | 24.19 | 11.23 |
| LOCALES (%) | 95.53 | 79.94 | 39.05 | 99.11 | 82.12 | 38.63 | 52.16 | 22.72 | 11.70 |
| EXTRANJEROS (%) | 495.75 | 93.00 | 0.80 | 30.43 | 73.28 | 42.77 | 148.37 | 51.06 | 1.52 |
| PATRIMONIO (%) | 3.36 | 6.49 | 3.93 | 6.42 | 6.15 | 7.93 | 8.10 | 7.80 | 14.43 |
| UTILIDAD NETA (%) | (144.03) | (119.74) | (3.69) | 18.64 | 49.43 | 544.54 | 86.83 | 63.67 | 153.17 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 121,328.43 | 135,020.93 | 129,079.21 | 154,183.49 | 174,162.58 | 194,657.08 | 202,803.03 | 195,453.75 | 188,868.90 |
| MENCION ESPECIAL | 0.00 | 26.87 | 0.00 | 0.00 | 3,659.26 | 3,604.09 | 3,503.88 | 3,403.70 | 17.15 |
| SUBNORMAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,405.14 |
| DUDOSO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.58 |
| IRRECUPERABLE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| ZONA LIBRE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6.25 | 6.25 |
| RESTO DEL PAIS | 6.25 | 0.00 | 0.00 | 4.38 | 4.29 | 4.60 | 5.00 | 4.60 | 5.00 |
| AL POR MENOR | 7.90 | 7.90 | 7.90 | 7.67 | 7.67 | 7.68 | 7.25 | 7.28 | 6.25 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 5.47 | 5.49 | 5.43 | 5.36 | 5.34 | 5.33 | 5.47 | 5.39 | 5.39 |
| PRESTAMO PERSONAL AUTO | 7.17 | 7.12 | 7.00 | 6.75 | 6.67 | 6.62 | 6.80 | 6.80 | 6.75 |
| PRESTAMO PERSONAL | 7.26 | 6.25 | 5.75 | 6.19 | 6.89 | 7.23 | 7.09 | 7.83 | 8.48 |

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| 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 | 3.92 | 3.78 | 3.93 | 4.05 | 3.92 | 3.60 | 3.61 | 3.90 | 3.75 |
| PERSONA JURIDICA | 3.28 | 3.85 | 3.87 | 3.14 | 2.67 | 3.26 | 3.19 | 3.54 | 3.81 |