

BANCO PRIVAL, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2015
(En Miles de Balboas)

| | 2013 | 2014 | | | | 2015 | | | |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 364,535.04 | 396,037.48 | 385,372.00 | 450,329.18 | 469,420.14 | 508,159.16 | 506,144.66 | 532,811.29 | 559,211.77 |
| ACTIVOS LIQUIDOS | 61,475.90 | 79,716.16 | 65,176.61 | 121,445.09 | 120,333.42 | 162,653.19 | 85,401.45 | 94,077.19 | 98,378.75 |
| TOTAL DE PRESTAMOS | 190,761.69 | 207,453.42 | 202,052.80 | 204,625.92 | 215,329.27 | 236,001.45 | 256,837.60 | 254,638.55 | 288,482.88 |
| LOCALES | 153,427.07 | 170,047.66 | 163,460.20 | 160,834.64 | 166,864.11 | 179,942.46 | 204,241.75 | 217,331.34 | 233,228.85 |
| EXTRANJEROS | 37,334.62 | 37,405.76 | 38,592.59 | 43,791.28 | 48,465.15 | 56,058.99 | 52,595.85 | 37,307.21 | 55,254.03 |
| TOTAL DE INVERSIONES | 106,492.56 | 100,396.52 | 107,516.78 | 113,715.07 | 116,275.76 | 97,633.75 | 146,775.10 | 162,011.71 | 155,870.63 |
| TOTAL DE DEPOSITOS | 333,751.11 | 359,234.35 | 346,605.56 | 414,482.52 | 413,046.09 | 447,099.66 | 434,213.47 | 463,520.67 | 475,419.42 |
| LOCALES | 319,618.94 | 340,806.64 | 321,082.14 | 385,170.15 | 374,131.60 | 404,947.59 | 378,385.41 | 395,786.74 | 410,304.68 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 307,613.08 | 326,689.20 | 303,969.89 | 362,055.87 | 351,019.40 | 378,834.62 | 347,382.49 | 376,284.22 | 386,804.18 |
| DEPOSITOS DE BANCOS | 12,005.87 | 14,117.44 | 17,112.25 | 23,114.27 | 23,112.21 | 26,112.97 | 31,002.93 | 19,502.52 | 23,500.51 |
| EXTRANJEROS | 14,132.17 | 18,427.71 | 25,523.42 | 29,312.38 | 38,914.49 | 42,152.07 | 55,828.06 | 67,733.93 | 65,114.74 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 14,132.17 | 18,427.71 | 22,823.42 | 26,612.38 | 36,214.49 | 39,452.07 | 53,128.06 | 65,033.93 | 62,414.74 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 2,700.00 | 2,700.00 | 2,700.00 | 2,700.00 | 2,700.00 | 2,700.00 | 2,700.00 |
| PATRIMONIO TOTAL | 27,523.69 | 29,430.57 | 32,029.52 | 32,244.78 | 52,070.15 | 52,485.76 | 64,546.97 | 63,940.48 | 63,814.13 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 347,235.80 | 368,222.57 | 367,388.98 | 405,757.96 | 416,977.59 | 452,098.32 | 445,758.33 | 491,570.23 | 514,315.96 |
| ACTIVOS GENERADORES DE INGRESOS | 258,416.09 | 280,648.25 | 282,463.65 | 282,638.25 | 314,429.64 | 320,742.57 | 356,591.14 | 367,495.63 | 387,979.26 |
| TOTAL DE PRESTAMOS | 183,664.00 | 202,170.49 | 203,451.97 | 201,005.29 | 203,045.48 | 221,727.43 | 229,445.20 | 229,632.23 | 251,906.07 |
| TOTAL DE INVERSIONES | 74,752.09 | 78,477.76 | 79,011.68 | 81,632.96 | 111,384.16 | 99,015.14 | 127,145.94 | 137,863.39 | 136,073.19 |
| PATRIMONIO TOTAL | 25,787.86 | 27,076.79 | 28,757.65 | 28,768.00 | 39,796.92 | 40,958.16 | 48,288.24 | 48,092.63 | 57,942.14 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 15,779.69 | 4,041.30 | 8,540.75 | 13,001.11 | 17,411.92 | 4,634.62 | 9,515.77 | 14,567.25 | 20,088.81 |
| EGRESOS DE OPERACIONES | 9,428.29 | 2,205.45 | 4,566.66 | 6,558.62 | 8,669.43 | 2,110.84 | 4,306.10 | 6,227.23 | 8,764.89 |
| INGRESO NETO DE INTERESES | 6,351.40 | 1,835.85 | 3,974.09 | 6,442.48 | 8,742.49 | 2,523.78 | 5,209.66 | 8,340.02 | 11,323.92 |
| OTROS INGRESOS | 7,296.60 | 1,179.80 | 5,118.08 | 5,905.97 | 6,669.10 | 1,730.01 | 6,791.16 | 7,324.58 | 8,982.11 |
| INGRESO DE OPERACIONES | 13,648.01 | 3,015.65 | 9,092.17 | 12,348.45 | 15,411.59 | 4,253.80 | 12,000.82 | 15,664.59 | 20,306.03 |

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| EGRESOS GENERALES | 10,087.16 | 2,311.35 | 6,231.68 | 9,143.94 | 12,353.85 | 3,536.85 | 8,460.91 | 12,073.04 | 15,864.02 |
| UTILIDAD ANTES DE PROVISIONES | 3,560.84 | 704.30 | 2,860.49 | 3,204.51 | 3,057.73 | 716.95 | 3,539.92 | 3,591.55 | 4,442.01 |
| UTILIDAD DEL PERIODO | 3,357.01 | 614.00 | 2,842.21 | 3,174.58 | 2,950.08 | 669.46 | 3,570.57 | 3,622.13 | 4,455.38 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 15.19 | 5.34 | 15.79 | 15.65 | 218.27 | 951.12 | 2,383.57 | 1,334.34 | 149.78 |
| TOTAL PROVISIONES PARA PRESTAMOS | 1,534.08 | 150.90 | 78.88 | 90.53 | 124.69 | 101.43 | 10.84 | 0.00 | 18.30 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.01 | 0.00 | 0.01 | 0.01 | 0.10 | 0.40 | 0.93 | 0.52 | 0.05 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 10,097.79 | 2,825.20 | 499.66 | 578.32 | 57.12 | 10.66 | 0.45 | 0.00 | 12.22 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.80 | 0.07 | 0.04 | 0.04 | 0.06 | 0.04 | 0.00 | 0.00 | 0.01 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 7.55 | 7.43 | 8.31 | 7.16 | 11.09 | 10.33 | 12.75 | 12.00 | 11.41 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 9.26 | 9.56 | 10.35 | 10.13 | 15.70 | 15.73 | 15.99 | 15.35 | 14.36 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 14.43 | 14.19 | 15.85 | 15.76 | 24.18 | 22.24 | 25.13 | 25.11 | 22.12 |
| INDICE DE ADECUACION DE CAPITAL | 16.00 | 17.68 | 18.18 | 16.91 | 25.12 | 23.82 | 14.56 | 13.94 | 13.26 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 18.42 | 22.19 | 18.80 | 29.30 | 29.13 | 36.38 | 19.67 | 20.30 | 20.69 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 16.86 | 20.13 | 16.91 | 26.97 | 25.63 | 32.01 | 16.87 | 17.66 | 17.59 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 50.33 | 50.14 | 49.82 | 56.74 | 57.28 | 58.22 | 53.47 | 55.25 | 53.48 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.30 | 0.88 | 2.01 | 1.50 | 0.94 | 0.83 | 2.00 | 1.31 | 1.15 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.97 | 0.67 | 1.55 | 1.04 | 0.71 | 0.59 | 1.60 | 0.98 | 0.87 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 13.02 | 9.07 | 19.77 | 14.71 | 7.41 | 6.54 | 14.79 | 10.04 | 7.69 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.11 | 5.76 | 6.05 | 6.13 | 5.54 | 5.78 | 5.34 | 5.29 | 5.18 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.65 | 3.14 | 3.23 | 3.09 | 2.76 | 2.63 | 2.42 | 2.26 | 2.26 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.46 | 2.62 | 2.81 | 3.04 | 2.78 | 3.15 | 2.92 | 3.03 | 2.92 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 73.91 | 76.65 | 68.54 | 74.05 | 80.16 | 83.15 | 70.50 | 77.07 | 78.12 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.82 | 1.68 | 3.62 | 2.79 | 2.12 | 2.16 | 3.81 | 2.66 | 2.32 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 103.00 | 103.00 | 101.00 | 104.00 | 107.00 | 110.00 | 114.00 | 125.00 | 125.00 |

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| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 4.04 | 3.96 | 3.97 | 3.96 | 4.02 | 4.09 | 4.14 | 4.14 | 4.15 |
| PERSONA JURIDICA | 3.77 | 3.82 | 3.84 | 3.82 | 3.80 | 3.64 | 3.60 | 3.69 | 3.86 |