

BANCO PRIVAL, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	469,420.14	508,159.16	506,144.66	532,811.29	559,211.77	594,235.23	617,959.28	620,849.32	0.00
ACTIVOS LIQUIDOS	120,333.42	162,653.19	85,401.45	94,077.19	98,378.75	123,992.73	165,330.00	107,528.06	0.00
TOTAL DE PRESTAMOS	215,329.27	236,001.45	256,837.60	254,638.55	288,482.88	284,771.58	280,630.23	341,619.20	0.00
LOCALES	166,864.11	179,942.46	204,241.75	217,331.34	233,228.85	227,172.19	242,889.00	275,627.20	0.00
EXTRANJEROS	48,465.15	56,058.99	52,595.85	37,307.21	55,254.03	57,599.40	37,741.23	65,992.00	0.00
TOTAL DE INVERSIONES	116,275.76	97,633.75	146,775.10	162,011.71	155,870.63	159,384.12	152,430.71	155,834.20	0.00
TOTAL DE DEPOSITOS	413,046.09	447,099.66	434,213.47	463,520.67	475,419.42	506,711.96	512,741.69	516,712.87	0.00
LOCALES	374,131.60	404,947.59	378,385.41	395,786.74	410,304.68	444,606.85	445,429.22	444,116.82	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	351,019.40	378,834.62	347,382.49	376,284.22	386,804.18	429,603.63	431,424.91	427,122.92	0.00
DEPOSITOS DE BANCOS	23,112.21	26,112.97	31,002.93	19,502.52	23,500.51	15,003.22	14,004.31	16,993.90	0.00
EXTRANJEROS	38,914.49	42,152.07	55,828.06	67,733.93	65,114.74	62,105.12	67,312.47	72,596.05	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	36,214.49	39,452.07	53,128.06	65,033.93	62,414.74	59,405.12	64,887.47	70,171.05	0.00
DEPOSITOS DE BANCOS	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,425.00	2,425.00	0.00
PATRIMONIO TOTAL	52,070.15	52,485.76	64,546.97	63,940.48	63,814.13	63,616.71	66,245.16	67,079.20	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	416,977.59	452,098.32	445,758.33	491,570.23	514,315.96	551,197.19	562,051.97	576,830.31	0.00
ACTIVOS GENERADORES DE INGRESOS	314,429.64	320,742.57	356,591.14	367,495.63	387,979.26	388,895.45	418,336.82	457,051.83	0.00
TOTAL DE PRESTAMOS	203,045.48	221,727.43	229,445.20	229,632.23	251,906.07	260,386.52	268,733.91	298,128.88	0.00
TOTAL DE INVERSIONES	111,384.16	99,015.14	127,145.94	137,863.39	136,073.19	128,508.93	149,602.90	158,922.96	0.00
PATRIMONIO TOTAL	39,796.92	40,958.16	48,288.24	48,092.63	57,942.14	58,051.23	65,396.06	65,509.84	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	17,411.92	4,634.62	9,515.77	14,567.25	20,088.81	5,674.25	11,393.76	17,234.23	0.00
EGRESOS DE OPERACIONES	8,669.43	2,110.84	4,306.10	6,227.23	8,764.89	2,499.78	5,194.42	8,032.89	0.00

INGRESO NETO DE INTERESES	8,742.49	2,523.78	5,209.66	8,340.02	11,323.92	3,174.47	6,199.33	9,201.34	0.00
OTROS INGRESOS	6,669.10	1,730.01	6,791.16	7,324.58	8,982.11	632.42	2,788.88	4,025.92	0.00
INGRESO DE OPERACIONES	15,411.59	4,253.80	12,000.82	15,664.59	20,306.03	3,806.89	8,988.21	13,227.26	0.00
EGRESOS GENERALES	12,353.85	3,536.85	8,460.91	12,073.04	15,864.02	3,686.47	7,438.63	11,257.64	0.00
UTILIDAD ANTES DE PROVISIONES	3,057.73	716.95	3,539.92	3,591.55	4,442.01	120.42	1,549.58	1,969.63	0.00
UTILIDAD DEL PERIODO	2,950.08	669.46	3,570.57	3,622.13	4,455.38	120.70	1,542.29	1,860.28	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	218.27	951.12	2,383.57	1,334.34	149.78	149.15	146.16	652.68	0.00
TOTAL PROVISIONES PARA PRESTAMOS	124.69	101.43	10.84	0.00	18.30	18.03	25.59	127.65	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.10	0.40	0.93	0.52	0.05	0.05	0.05	0.19	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	57.12	10.66	0.45	0.00	12.22	12.09	17.51	19.56	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.06	0.04	0.00	0.00	0.01	0.01	0.01	0.04	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.09	10.33	12.75	12.00	11.41	10.71	10.72	10.80	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.70	15.73	15.99	15.35	14.36	14.32	15.30	13.48	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	24.18	22.24	25.13	25.11	22.12	22.34	23.61	19.64	0.00
INDICE DE ADECUACION DE CAPITAL	25.12	23.82	14.56	13.94	13.26	13.02	13.21	12.71	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	29.13	36.38	19.67	20.30	20.69	24.47	32.24	20.81	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	25.63	32.01	16.87	17.66	17.59	20.87	26.75	17.32	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	57.28	58.22	53.47	55.25	53.48	55.92	61.97	50.97	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.94	0.83	2.00	1.31	1.15	0.12	0.74	0.54	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.71	0.59	1.60	0.98	0.87	0.09	0.55	0.43	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.41	6.54	14.79	10.04	7.69	0.83	4.72	3.79	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.54	5.78	5.34	5.29	5.18	5.84	5.45	5.03	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.76	2.63	2.42	2.26	2.26	2.57	2.48	2.34	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.78	3.15	2.92	3.03	2.92	3.27	2.96	2.68	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	80.16	83.15	70.50	77.07	78.12	96.84	82.76	85.11	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.12	2.16	3.81	2.66	2.32	0.65	1.33	1.17	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	107.00	110.00	114.00	125.00	125.00	128.00	127.00	125.00	0.00
NUMERO DE SUCURSALES	2.00	2.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00
PRESTAMOS / EMPLEADOS	2,012.42	2,145.47	2,252.96	2,037.11	2,307.86	2,224.78	2,209.69	2,732.95	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,860.24	4,064.54	3,808.89	3,708.17	3,803.36	3,958.69	4,037.34	4,133.70	0.00
UTILIDAD NETA / EMPLEADOS	27.57	6.09	31.32	28.98	35.64	0.94	12.14	14.88	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	28.77	28.31	31.34	18.32	19.13	16.94	22.09	16.52	0.00

PRESTAMOS (%)	12.88	13.76	27.11	24.44	33.97	20.67	9.26	34.16	0.00
LOCALES (%)	8.76	5.82	24.95	35.13	39.77	26.25	18.92	26.82	0.00
EXTRANJEROS (%)	29.81	49.87	36.28	(14.81)	14.01	2.75	(28.24)	76.89	0.00
DEPOSITOS (%)	23.76	24.46	25.28	11.83	15.10	13.33	18.09	11.48	0.00
LOCALES (%)	17.06	18.82	17.85	2.76	9.67	9.79	17.72	12.21	0.00
EXTRANJEROS (%)	175.36	128.74	118.73	131.08	67.33	47.34	20.57	7.18	0.00
PATRIMONIO (%)	89.18	78.34	101.52	98.30	22.55	21.21	2.63	4.91	0.00
UTILIDAD NETA (%)	(12.12)	9.03	25.63	14.10	51.03	(81.97)	(56.81)	(48.64)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	215,217.42	233,964.01	253,499.89	250,622.15	279,437.64	276,286.17	269,452.01	324,049.86	0.00
MENCION ESPECIAL	0.02	1,984.14	2,003.77	1,615.65	7,723.51	7,164.21	9,970.28	16,604.89	0.00
SUBNORMAL	232.78	143.84	1,190.25	1,066.46	5.63	4.65	1,077.69	1,074.85	0.00
DUDOSO	0.00	10.89	143.69	1,190.25	1,190.25	1,190.08	11.22	4.66	0.00
IRRECUPERABLE	3.73	0.00	10.84	144.04	144.15	144.51	144.62	12.60	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.25	4.84	5.09	5.18	4.97	5.66	4.50	4.67	0.00
AL POR MENOR	5.99	6.36	5.99	6.03	6.42	6.36	6.28	6.19	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.16	4.88	4.83	4.80	4.76	4.74	4.75	4.79	0.00
PRESTAMO PERSONAL AUTO	6.70	6.39	6.50	6.45	6.52	6.52	6.52	6.59	0.00
PRESTAMO PERSONAL	6.51	5.97	5.93	5.73	5.58	5.44	5.60	5.63	0.00
TARJETA DE CREDITO	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.02	4.09	4.14	4.14	4.15	4.21	4.27	4.27	0.00
PERSONA JURIDICA	3.80	3.64	3.60	3.69	3.86	3.89	3.96	4.06	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016