

BANCO PRIVAL, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	559,211.77	594,235.23	617,959.28	620,849.32	641,684.49	644,421.87	599,454.08	598,804.90	629,684.09
ACTIVOS LIQUIDOS	98,378.75	123,992.73	165,330.00	107,528.06	118,910.17	128,120.93	85,319.29	89,388.83	93,571.55
TOTAL DE PRESTAMOS	288,482.88	284,771.58	280,630.23	341,619.20	342,234.48	333,260.62	326,319.01	333,538.56	370,610.74
LOCALES	233,228.85	227,172.19	242,889.00	275,627.20	255,214.62	257,048.82	263,343.04	270,275.09	285,652.01
EXTRANJEROS	55,254.03	57,599.40	37,741.23	65,992.00	87,019.86	76,211.80	62,975.97	63,263.47	84,958.73
TOTAL DE INVERSIONES	155,870.63	159,384.12	152,430.71	155,834.20	161,498.32	165,018.03	167,145.84	145,208.79	147,130.51
TOTAL DE DEPOSITOS	475,419.42	506,711.96	512,741.69	516,712.87	536,453.69	537,130.45	514,090.47	514,823.85	542,390.20
LOCALES	410,304.68	444,606.85	445,429.22	444,116.82	462,712.09	448,864.23	434,558.99	449,592.52	457,343.07
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	386,804.18	429,603.63	431,424.91	427,122.92	445,708.05	432,959.04	420,658.99	432,592.52	441,341.12
DEPOSITOS DE BANCOS	23,500.51	15,003.22	14,004.31	16,993.90	17,004.04	15,905.19	13,900.00	17,000.00	16,001.95
EXTRANJEROS	65,114.74	62,105.12	67,312.47	72,596.05	73,741.61	88,266.22	79,531.48	65,231.33	85,047.13
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	62,414.74	59,405.12	64,887.47	70,171.05	71,316.61	85,841.22	77,956.16	65,231.33	85,047.13
DEPOSITOS DE BANCOS	2,700.00	2,700.00	2,425.00	2,425.00	2,425.00	2,425.00	1,575.32	0.00	0.00
PATRIMONIO TOTAL	63,814.13	63,616.71	66,245.16	67,079.20	69,035.86	69,225.22	75,215.77	75,621.24	74,901.67
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	514,315.96	551,197.19	562,051.97	576,830.31	600,448.13	619,328.55	608,706.68	609,827.11	635,684.29
ACTIVOS GENERADORES DE INGRESOS	387,979.26	388,895.45	418,336.82	457,051.83	474,043.15	471,217.17	463,262.89	488,100.38	510,737.03
TOTAL DE PRESTAMOS	251,906.07	260,386.52	268,733.91	298,128.88	315,358.68	309,016.10	303,474.62	337,578.88	356,422.61
TOTAL DE INVERSIONES	136,073.19	128,508.93	149,602.90	158,922.96	158,684.47	162,201.07	159,788.27	150,521.49	154,314.41
PATRIMONIO TOTAL	57,942.14	58,051.23	65,396.06	65,509.84	66,425.00	66,420.96	70,730.46	71,350.22	71,968.77
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	20,088.81	5,674.25	11,393.76	17,234.23	23,252.04	6,057.32	13,460.57	19,768.20	26,212.24
EGRESOS DE OPERACIONES	8,764.89	2,499.78	5,194.42	8,032.89	11,308.72	3,302.47	6,633.31	9,969.71	13,860.18

ACTIVOS (%)	19.13	16.94	22.09	16.52	14.75	8.45	(2.99)	(3.55)	(1.87)
PRESTAMOS (%)	33.97	20.67	9.26	34.16	18.63	17.03	16.28	(2.37)	8.29
LOCALES (%)	39.77	26.25	18.92	26.82	9.43	13.15	8.42	(1.94)	11.93
EXTRANJEROS (%)	14.01	2.75	(28.24)	76.89	57.49	32.31	66.86	(4.13)	(2.37)
DEPOSITOS (%)	15.10	13.33	18.09	11.48	12.84	6.00	0.26	(0.37)	1.11
LOCALES (%)	9.67	9.79	17.72	12.21	12.77	0.96	(2.44)	1.23	(1.16)
EXTRANJEROS (%)	67.33	47.34	20.57	7.18	13.25	42.12	18.15	(10.14)	15.33
PATRIMONIO (%)	22.55	21.21	2.63	4.91	8.18	8.82	13.54	12.73	8.50
UTILIDAD NETA (%)	51.03	(81.97)	(56.81)	(48.64)	(69.60)	(328.39)	305.76	269.54	412.19
CLASIFICACION PRESTAMOS									
NORMAL	279,437.64	276,286.17	269,452.01	324,049.86	325,448.79	315,708.48	318,858.69	328,616.22	365,234.45
MENCION ESPECIAL	7,723.51	7,164.21	9,970.28	16,604.89	5,885.22	7,082.64	7,112.59	4,540.38	3,985.80
SUBNORMAL	5.63	4.65	1,077.69	1,074.85	11,064.88	10,558.07	450.44	555.99	1,555.05
DUDOSO	1,190.25	1,190.08	11.22	4.66	2.37	75.45	0.00	2.20	5.57
IRRECUPERABLE	144.15	144.51	144.62	12.60	13.42	12.71	75.45	0.46	6.07
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.97	5.66	4.50	4.67	5.09	5.13	5.52	5.25	5.27
AL POR MENOR	6.42	6.36	6.28	6.19	6.25	6.44	6.75	6.55	6.63
CONSUMO									
VIVIENDA HIPOTECARIA	4.76	4.74	4.75	4.79	4.79	4.90	4.93	4.89	4.94
PRESTAMO PERSONAL AUTO	6.52	6.52	6.52	6.59	6.62	6.89	6.89	6.92	6.83
PRESTAMO PERSONAL	5.58	5.44	5.60	5.63	5.67	5.71	5.71	5.70	5.63
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	4.15	4.21	4.27	4.27	4.37	4.31	4.38	4.40	4.36
PERSONA JURIDICA	3.86	3.89	3.96	4.06	4.05	4.07	4.10	4.11	4.19