

BANCO PRIVAL, S.A.
ESTADISTICAS FINANCIERAS
A JUNIO 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	641,684.49	644,421.87	599,454.08	598,804.90	629,684.09	611,840.47	658,427.80	0.00	0.00
ACTIVOS LIQUIDOS	118,910.17	128,120.93	85,319.29	89,388.83	93,571.55	73,353.14	99,498.40	0.00	0.00
TOTAL DE PRESTAMOS	342,234.48	333,260.62	326,319.01	333,538.56	370,610.74	369,808.34	394,987.29	0.00	0.00
LOCALES	255,214.62	257,048.82	263,343.04	270,275.09	285,652.01	286,497.96	319,224.93	0.00	0.00
EXTRANJEROS	87,019.86	76,211.80	62,975.97	63,263.47	84,958.73	83,310.38	75,762.36	0.00	0.00
TOTAL DE INVERSIONES	161,498.32	165,018.03	167,145.84	145,208.79	147,130.51	149,031.01	142,420.00	0.00	0.00
TOTAL DE DEPOSITOS	536,453.69	537,130.45	514,090.47	514,823.85	542,390.20	516,934.02	539,315.45	0.00	0.00
LOCALES	462,712.09	448,864.23	434,558.99	449,592.52	457,343.07	432,253.13	454,857.46	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	445,708.05	432,959.04	420,658.99	432,592.52	441,341.12	417,249.05	431,857.21	0.00	0.00
DEPOSITOS DE BANCOS	17,004.04	15,905.19	13,900.00	17,000.00	16,001.95	15,004.08	23,000.24	0.00	0.00
EXTRANJEROS	73,741.61	88,266.22	79,531.48	65,231.33	85,047.13	84,680.89	84,457.99	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	71,316.61	85,841.22	77,956.16	65,231.33	85,047.13	84,680.89	84,457.99	0.00	0.00
DEPOSITOS DE BANCOS	2,425.00	2,425.00	1,575.32	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	69,035.86	69,225.22	75,215.77	75,621.24	74,901.67	74,855.39	74,643.43	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	600,448.13	619,328.55	608,706.68	609,827.11	635,684.29	628,131.17	628,940.94	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	474,043.15	471,217.17	463,262.89	488,100.38	510,737.03	508,559.00	515,436.07	0.00	0.00
TOTAL DE PRESTAMOS	315,358.68	309,016.10	303,474.62	337,578.88	356,422.61	351,534.48	360,653.15	0.00	0.00
TOTAL DE INVERSIONES	158,684.47	162,201.07	159,788.27	150,521.49	154,314.41	157,024.52	154,782.92	0.00	0.00
PATRIMONIO TOTAL	66,425.00	66,420.96	70,730.46	71,350.22	71,968.77	72,040.30	74,929.60	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	23,252.04	6,057.32	13,460.57	19,768.20	26,212.24	6,727.45	13,845.64	0.00	0.00
EGRESOS DE OPERACIONES	11,308.72	3,302.47	6,633.31	9,969.71	13,860.18	3,760.79	7,996.56	0.00	0.00

INGRESO NETO DE INTERESES	11,943.31	2,754.85	6,827.25	9,798.49	12,352.06	2,966.66	5,849.09	0.00	0.00
OTROS INGRESOS	4,987.33	829.46	7,385.55	9,149.53	12,420.27	2,527.28	5,239.22	0.00	0.00
INGRESO DE OPERACIONES	16,930.64	3,584.30	14,212.81	18,948.02	24,772.33	5,493.94	11,088.31	0.00	0.00
EGRESOS GENERALES	15,414.41	3,863.42	7,956.87	12,077.02	17,826.68	4,524.87	9,246.78	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,516.23	(279.12)	6,255.93	6,871.00	6,945.65	969.07	1,841.53	0.00	0.00
UTILIDAD DEL PERIODO	1,354.34	(275.67)	6,257.95	6,874.51	6,936.77	901.12	1,687.74	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,936.65	11,574.13	181.81	277.16	771.67	1,693.99	1,646.10	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	180.19	176.74	178.17	176.68	176.20	187.54	204.82	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.57	3.47	0.06	0.08	0.21	0.46	0.42	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	9.30	1.53	98.00	63.74	22.83	11.07	12.44	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.76	10.74	12.55	12.63	11.90	12.23	11.34	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.70	13.89	15.24	15.80	14.47	14.43	13.89	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.17	20.77	23.05	22.67	20.21	20.24	18.90	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	13.26	12.55	12.04	12.60	12.35	12.37	12.72	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.17	23.85	16.60	17.36	17.25	14.19	18.45	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.53	19.88	14.23	14.93	14.86	11.99	15.11	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	52.27	54.58	49.11	45.57	44.38	43.02	44.86	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.29	(0.23)	2.70	1.88	1.36	0.71	0.65	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.23	(0.18)	2.06	1.50	1.09	0.57	0.54	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	2.04	(1.66)	17.70	12.85	9.64	5.00	4.50	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.91	5.14	5.81	5.40	5.13	5.29	5.37	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.39	2.80	2.86	2.72	2.71	2.96	3.10	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.52	2.34	2.95	2.68	2.42	2.33	2.27	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	91.04	107.79	55.98	63.74	71.96	82.36	83.39	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.05	0.70	3.19	2.50	2.43	1.99	2.03	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	123.00	125.00	128.00	133.00	135.00	136.00	127.00	0.00	0.00
NUMERO DE SUCURSALES	3.00	3.00	3.00	3.00	3.00	3.00	2.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2,782.39	2,666.08	2,549.37	2,507.81	2,745.26	2,719.18	3,110.14	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	4,361.41	4,297.04	4,016.33	3,870.86	4,017.71	3,800.99	4,246.58	0.00	0.00
UTILIDAD NETA / EMPLEADOS	11.01	(2.21)	48.89	51.69	51.38	6.63	13.29	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	14.75	8.45	(2.99)	(3.55)	(1.87)	(5.06)	9.84	0.00	0.00

PRESTAMOS (%)	18.63	17.03	16.28	(2.37)	8.29	10.97	21.04	0.00	0.00
LOCALES (%)	9.43	13.15	8.42	(1.94)	11.93	11.46	21.22	0.00	0.00
EXTRANJEROS (%)	57.49	32.31	66.86	(4.13)	(2.37)	9.31	20.30	0.00	0.00
DEPOSITOS (%)	12.84	6.00	0.26	(0.37)	1.11	(3.76)	4.91	0.00	0.00
LOCALES (%)	12.77	0.96	(2.44)	1.23	(1.16)	(3.70)	4.67	0.00	0.00
EXTRANJEROS (%)	13.25	42.12	18.15	(10.14)	15.33	(4.06)	6.19	0.00	0.00
PATRIMONIO (%)	8.18	8.82	13.54	12.73	8.50	8.13	(0.76)	0.00	0.00
UTILIDAD NETA (%)	(69.60)	(328.39)	305.76	269.54	412.19	(426.89)	(73.03)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	325,448.79	315,708.48	318,858.69	328,616.22	365,234.45	364,827.06	390,173.45	0.00	0.00
MENCION ESPECIAL	5,885.22	7,082.64	7,112.59	4,540.38	3,985.80	3,523.76	3,903.59	0.00	0.00
SUBNORMAL	11,064.88	10,558.07	450.44	555.99	1,555.05	349.61	278.36	0.00	0.00
DUDOSO	2.37	75.45	0.00	2.20	5.57	450.03	0.09	0.00	0.00
IRRECUPERABLE	13.42	12.71	75.45	0.46	6.07	845.41	836.61	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.09	5.13	5.52	5.25	5.27	5.55	6.07	0.00	0.00
AL POR MENOR	6.25	6.44	6.75	6.55	6.63	6.88	7.13	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.79	4.90	4.93	4.89	4.94	4.94	5.10	0.00	0.00
PRESTAMO PERSONAL AUTO	6.62	6.89	6.89	6.92	6.83	6.89	7.00	0.00	0.00
PRESTAMO PERSONAL	5.67	5.71	5.71	5.70	5.63	5.58	5.61	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	4.37	4.31	4.38	4.40	4.36	4.17	4.14	0.00	0.00
PERSONA JURIDICA	4.05	4.07	4.10	4.11	4.19	3.92	3.97	0.00	0.00