

**BANCO PRIVAL, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 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 | 647,524.79 | 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  | 92,987.99  | 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 | 399,173.52 | 0.00      |
| LOCALES                         | 255,214.62 | 257,048.82 | 263,343.04 | 270,275.09 | 285,652.01 | 286,497.96 | 319,224.93 | 320,075.95 | 0.00      |
| EXTRANJEROS                     | 87,019.86  | 76,211.80  | 62,975.97  | 63,263.47  | 84,958.73  | 83,310.38  | 75,762.36  | 79,097.57  | 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 | 133,945.17 | 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 | 531,095.81 | 0.00      |
| LOCALES                         | 462,712.09 | 448,864.23 | 434,558.99 | 449,592.52 | 457,343.07 | 432,253.13 | 454,857.46 | 445,304.32 | 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 | 423,300.95 | 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  | 22,003.37  | 0.00      |
| EXTRANJEROS                     | 73,741.61  | 88,266.22  | 79,531.48  | 65,231.33  | 85,047.13  | 84,680.89  | 84,457.99  | 85,791.49  | 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  | 85,791.49  | 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  | 73,569.47  | 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 | 623,164.85 | 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 | 505,933.02 | 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 | 366,356.04 | 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 | 139,576.98 | 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  | 74,595.36  | 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  | 21,500.54  | 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   | 12,767.57  | 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   | 8,732.97   | 0.00      |
| OTROS INGRESOS                  | 4,987.33   | 829.46     | 7,385.55   | 9,149.53   | 12,420.27  | 2,527.28   | 5,239.22   | 6,944.24   | 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 | 15,677.21 | 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  | 13,180.06 | 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  | 2,497.15  | 0.00 |
| UTILIDAD DEL PERIODO  | 1,354.34  | (275.67)  | 6,257.95  | 6,874.51  | 6,936.77  | 901.12   | 1,687.74  | 2,412.20  | 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  | 1,108.32  | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS  | 180.19    | 176.74    | 178.17    | 176.68    | 176.20    | 187.54   | 204.82    | 1,244.89  | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 0.57      | 3.47      | 0.06      | 0.08      | 0.21      | 0.46     | 0.42      | 0.28      | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 9.30      | 1.53      | 98.00     | 63.74     | 22.83     | 11.07    | 12.44     | 112.32    | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 0.05      | 0.05      | 0.05      | 0.05      | 0.05      | 0.05     | 0.05      | 0.31      | 0.00 |
| RAZONES DE CAPITAL  |           |           |           |           |           |          |           |           |      |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 10.76     | 10.74     | 12.55     | 12.63     | 11.90     | 12.23    | 11.34     | 11.36     | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 13.70     | 13.89     | 15.24     | 15.80     | 14.47     | 14.43    | 13.89     | 13.80     | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 20.17     | 20.77     | 23.05     | 22.67     | 20.21     | 20.24    | 18.90     | 18.43     | 0.00 |
| INDICE DE ADECUACION DE CAPITAL   | 17.56     | 16.92     | 16.34     | 17.12     | 16.67     | 17.11    | 15.91     | 15.45     | 0.00 |
| LIQUIDEZ  |           |           |           |           |           |          |           |           |      |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 22.17     | 23.85     | 16.60     | 17.36     | 17.25     | 14.19    | 18.45     | 17.51     | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 18.53     | 19.88     | 14.23     | 14.93     | 14.86     | 11.99    | 15.11     | 14.36     | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 52.27     | 54.58     | 49.11     | 45.57     | 44.38     | 43.02    | 44.86     | 42.73     | 0.00 |
| RENTABILIDAD  |           |           |           |           |           |          |           |           |      |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 0.29      | (0.23)    | 2.70      | 1.88      | 1.36      | 0.71     | 0.65      | 0.64      | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 0.23      | (0.18)    | 2.06      | 1.50      | 1.09      | 0.57     | 0.54      | 0.52      | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 2.04      | (1.66)    | 17.70     | 12.85     | 9.64      | 5.00     | 4.50      | 4.31      | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 4.91      | 5.14      | 5.81      | 5.40      | 5.13      | 5.29     | 5.37      | 5.67      | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 2.39      | 2.80      | 2.86      | 2.72      | 2.71      | 2.96     | 3.10      | 3.36      | 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      | 2.30      | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 91.04     | 107.79    | 55.98     | 63.74     | 71.96     | 82.36    | 83.39     | 84.07     | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 1.05      | 0.70      | 3.19      | 2.50      | 2.43      | 1.99     | 2.03      | 1.83      | 0.00 |
| PRODUCTIVIDAD   |           |           |           |           |           |          |           |           |      |
| NUMERO DE EMPLEADOS   | 123.00    | 125.00    | 128.00    | 133.00    | 135.00    | 136.00   | 127.00    | 125.00    | 0.00 |
| NUMERO DE SUCURSALES  | 3.00      | 3.00      | 3.00      | 3.00      | 3.00      | 3.00     | 2.00      | 2.00      | 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  | 3,193.39  | 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  | 4,248.77  | 0.00 |
| UTILIDAD NETA / EMPLEADOS   | 11.01     | (2.21)    | 48.89     | 51.69     | 51.38     | 6.63     | 13.29     | 19.30     | 0.00 |
| TASA DE CRECIMIENTO (12 MESES)  |           |           |           |           |           |          |           |           |      |
| ACTIVOS (%)   | 14.75     | 8.45      | (2.99)    | (3.55)    | (1.87)    | (5.06)   | 9.84      | 8.14      | 0.00 |
| PRESTAMOS (%)   | 18.63     | 17.03     | 16.28     | (2.37)    | 8.29      | 10.97    | 21.04     | 19.68     | 0.00 |
| LOCALES (%)   | 9.43      | 13.15     | 8.42      | (1.94)    | 11.93     | 11.46    | 21.22     | 18.43     | 0.00 |
| EXTRANJEROS (%)   | 57.49     | 32.31     | 66.86     | (4.13)    | (2.37)    | 9.31     | 20.30     | 25.03     | 0.00 |
| DEPOSITOS (%)   | 12.84     | 6.00      | 0.26      | (0.37)    | 1.11      | (3.76)   | 4.91      | 3.16      | 0.00 |

|                         |            |            |            |            |            |            |            |            |      |
|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------|
| LOCALES (%)             | 12.77      | 0.96       | (2.44)     | 1.23       | (1.16)     | (3.70)     | 4.67       | (0.95)     | 0.00 |
| EXTRANJEROS (%)         | 13.25      | 42.12      | 18.15      | (10.14)    | 15.33      | (4.06)     | 6.19       | 31.52      | 0.00 |
| PATRIMONIO (%)          | 8.18       | 8.82       | 13.54      | 12.73      | 8.50       | 8.13       | (0.76)     | (2.71)     | 0.00 |
| UTILIDAD NETA (%)       | (69.60)    | (328.39)   | 305.76     | 269.54     | 412.19     | (426.89)   | (73.03)    | (64.91)    | 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 | 394,126.83 | 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   | 4,980.42   | 0.00 |
| SUBNORMAL               | 11,064.88  | 10,558.07  | 450.44     | 555.99     | 1,555.05   | 349.61     | 278.36     | 845.20     | 0.00 |
| DUDOSO                  | 2.37       | 75.45      | 0.00       | 2.20       | 5.57       | 450.03     | 0.09       | 12.60      | 0.00 |
| IRRECUPERABLE           | 13.42      | 12.71      | 75.45      | 0.46       | 6.07       | 845.41     | 836.61     | 453.36     | 0.00 |
| TASA DE INTERES ACTIVA  |            |            |            |            |            |            |            |            |      |
| COMERCIO                |            |            |            |            |            |            |            |            |      |
| AL POR MAYOR            | 5.09       | 5.13       | 5.52       | 5.25       | 5.27       | 5.55       | 6.07       | 5.83       | 0.00 |
| AL POR MENOR            | 6.25       | 6.44       | 6.75       | 6.55       | 6.63       | 6.88       | 7.13       | 7.08       | 0.00 |
| CONSUMO                 |            |            |            |            |            |            |            |            |      |
| VIVIENDA HIPOTECARIA    | 4.79       | 4.90       | 4.93       | 4.89       | 4.94       | 4.94       | 5.10       | 5.07       | 0.00 |
| PRESTAMO PERSONAL AUTO  | 6.62       | 6.89       | 6.89       | 6.92       | 6.83       | 6.89       | 7.00       | 7.03       | 0.00 |
| PRESTAMO PERSONAL       | 5.67       | 5.71       | 5.71       | 5.70       | 5.63       | 5.58       | 5.61       | 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         | 4.37       | 4.31       | 4.38       | 4.40       | 4.36       | 4.17       | 4.14       | 4.12       | 0.00 |
| PERSONA JURIDICA        | 4.05       | 4.07       | 4.10       | 4.11       | 4.19       | 3.92       | 3.97       | 3.93       | 0.00 |