

BANCO PRIVAL, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 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 | 673,547.23 |
| 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 | 122,796.40 |
| 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 | 399,547.53 |
| 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 | 313,859.90 |
| 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 | 85,687.62 |
| 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 | 130,531.34 |
| 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 | 561,510.46 |
| 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 | 482,508.62 |
| 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 | 461,502.32 |
| 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 | 21,006.30 |
| 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 | 79,001.84 |
| 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 | 75,201.84 |
| DEPOSITOS DE BANCOS | 2,425.00 | 2,425.00 | 1,575.32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,800.00 |
| 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 | 73,619.75 |
| 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 | 651,615.66 |
| 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 | 523,910.06 |
| 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 | 385,079.14 |
| 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 | 138,830.92 |
| 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 | 74,260.71 |
| 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 | 29,426.99 |
| 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 | 16,481.97 |
| 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 | 12,945.01 |
| 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 | 7,677.55 |
| 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 | 20,622.56 |

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| 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 | 17,340.56 |
| 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 | 3,282.00 |
| 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 | 3,125.70 |
| 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 | 2,069.61 |
| TOTAL PROVISIONES PARA PRESTAMOS | 180.19 | 176.74 | 178.17 | 176.68 | 176.20 | 187.54 | 204.82 | 1,244.89 | 1,324.07 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.57 | 3.47 | 0.06 | 0.08 | 0.21 | 0.46 | 0.42 | 0.28 | 0.52 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 9.30 | 1.53 | 98.00 | 63.74 | 22.83 | 11.07 | 12.44 | 112.32 | 63.98 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.31 | 0.33 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 10.76 | 10.74 | 12.55 | 12.63 | 11.90 | 12.23 | 11.34 | 11.36 | 10.93 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 13.70 | 13.89 | 15.24 | 15.80 | 14.47 | 14.43 | 13.89 | 13.80 | 13.89 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 20.17 | 20.77 | 23.05 | 22.67 | 20.21 | 20.24 | 18.90 | 18.43 | 18.43 |
| INDICE DE ADECUACION DE CAPITAL | 17.56 | 16.92 | 16.34 | 17.12 | 16.67 | 17.11 | 15.91 | 15.45 | 15.80 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 22.17 | 23.85 | 16.60 | 17.36 | 17.25 | 14.19 | 18.45 | 17.51 | 21.87 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 18.53 | 19.88 | 14.23 | 14.93 | 14.86 | 11.99 | 15.11 | 14.36 | 18.23 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 52.27 | 54.58 | 49.11 | 45.57 | 44.38 | 43.02 | 44.86 | 42.73 | 45.12 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.29 | (0.23) | 2.70 | 1.88 | 1.36 | 0.71 | 0.65 | 0.64 | 0.60 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.23 | (0.18) | 2.06 | 1.50 | 1.09 | 0.57 | 0.54 | 0.52 | 0.48 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 2.04 | (1.66) | 17.70 | 12.85 | 9.64 | 5.00 | 4.50 | 4.31 | 4.21 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.91 | 5.14 | 5.81 | 5.40 | 5.13 | 5.29 | 5.37 | 5.67 | 5.62 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.39 | 2.80 | 2.86 | 2.72 | 2.71 | 2.96 | 3.10 | 3.36 | 3.15 |
| 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 | 2.47 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 91.04 | 107.79 | 55.98 | 63.74 | 71.96 | 82.36 | 83.39 | 84.07 | 84.09 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.05 | 0.70 | 3.19 | 2.50 | 2.43 | 1.99 | 2.03 | 1.83 | 1.47 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 123.00 | 125.00 | 128.00 | 133.00 | 135.00 | 136.00 | 127.00 | 125.00 | 124.00 |

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| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 4.37 | 4.31 | 4.38 | 4.40 | 4.36 | 4.17 | 4.14 | 4.12 | 4.10 |
| PERSONA JURIDICA | 4.05 | 4.07 | 4.10 | 4.11 | 4.19 | 3.92 | 3.97 | 3.93 | 3.88 |