

**BANCO PRIVAL, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2019**  
**( En Miles de Balboas )**

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	629,684.09	611,840.47	658,427.80	647,524.79	673,611.70	623,558.62	677,545.22	697,305.22	0.00
ACTIVOS LIQUIDOS	93,571.55	73,353.14	99,498.40	92,987.99	122,796.40	94,707.68	126,419.86	124,981.17	0.00
TOTAL DE PRESTAMOS	370,610.74	369,808.34	394,987.29	399,173.52	399,612.00	371,633.49	380,034.32	386,796.25	0.00
LOCALES	285,652.01	286,497.96	319,224.93	320,075.95	313,924.37	292,829.27	303,960.23	314,149.09	0.00
EXTRANJEROS	84,958.73	83,310.38	75,762.36	79,097.57	85,687.62	78,804.21	76,074.09	72,647.16	0.00
TOTAL DE INVERSIONES	147,130.51	149,031.01	142,420.00	133,945.17	130,531.34	144,793.96	159,361.84	174,053.32	0.00
TOTAL DE DEPOSITOS	542,390.20	516,934.02	539,315.45	531,095.81	561,510.46	515,545.09	555,120.28	560,226.30	0.00
LOCALES	457,343.07	432,253.13	454,857.46	445,304.32	482,508.62	441,556.99	486,059.13	480,953.38	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	441,341.12	417,249.05	431,857.21	423,300.95	461,502.32	418,547.30	463,046.25	457,936.77	0.00
DEPOSITOS DE BANCOS	16,001.95	15,004.08	23,000.24	22,003.37	21,006.30	23,009.70	23,012.88	23,016.61	0.00
EXTRANJEROS	85,047.13	84,680.89	84,457.99	85,791.49	79,001.84	73,988.10	69,061.15	79,272.92	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	85,047.13	84,680.89	84,457.99	85,791.49	75,201.84	70,188.10	65,661.15	75,872.92	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	3,800.00	3,800.00	3,400.00	3,400.00	0.00
PATRIMONIO TOTAL	74,901.67	74,855.39	74,643.43	73,569.47	73,619.75	73,015.06	74,525.81	73,133.02	0.00
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	635,684.29	628,131.17	628,940.94	623,164.85	651,647.90	617,699.55	667,986.51	672,415.01	0.00
ACTIVOS GENERADORES DE INGRESOS	510,737.03	508,559.00	515,436.07	505,933.02	523,942.29	517,633.40	538,401.72	546,984.14	0.00
TOTAL DE PRESTAMOS	356,422.61	351,534.48	360,653.15	366,356.04	385,111.37	370,720.91	387,510.80	392,984.89	0.00
TOTAL DE INVERSIONES	154,314.41	157,024.52	154,782.92	139,576.98	138,830.92	146,912.48	150,890.92	153,999.25	0.00
PATRIMONIO TOTAL	71,968.77	72,040.30	74,929.60	74,595.36	74,260.71	73,935.22	74,584.62	73,351.25	0.00
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	26,212.24	6,727.45	13,845.64	21,500.54	29,426.99	7,942.53	15,792.65	22,498.61	0.00
EGRESOS DE OPERACIONES	13,860.18	3,760.79	7,996.56	12,767.57	16,481.97	4,862.59	9,610.68	13,750.36	0.00
INGRESO NETO DE INTERESES	12,352.06	2,966.66	5,849.09	8,732.97	12,945.01	3,079.95	6,181.97	8,748.25	0.00

OTROS INGRESOS	12,420.27	2,527.28	5,239.22	6,944.24	7,677.55	1,635.75	5,396.40	7,300.67	0.00
INGRESO DE OPERACIONES	24,772.33	5,493.94	11,088.31	15,677.21	20,622.56	4,715.69	11,578.37	16,048.92	0.00
EGRESOS GENERALES	17,826.68	4,524.87	9,246.78	13,180.06	17,340.56	4,237.41	9,108.43	13,273.03	0.00
UTILIDAD ANTES DE PROVISIONES	6,945.65	969.07	1,841.53	2,497.15	3,282.00	478.29	2,469.94	2,775.89	0.00
UTILIDAD DEL PERIODO	6,936.77	901.12	1,687.74	2,412.20	3,125.70	150.89	2,221.07	2,136.41	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	771.67	1,693.99	1,646.10	1,108.32	2,069.61	1,982.98	1,607.69	2,046.68	0.00
TOTAL PROVISIONES PARA PRESTAMOS	176.20	187.54	204.82	1,244.89	1,259.60	1,596.90	1,492.30	1,888.94	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.21	0.46	0.42	0.28	0.52	0.53	0.42	0.53	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	22.83	11.07	12.44	112.32	60.86	80.53	92.82	92.29	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.05	0.05	0.05	0.31	0.32	0.43	0.39	0.49	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.90	12.23	11.34	11.36	10.93	11.71	11.00	10.49	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.47	14.43	13.89	13.80	13.89	14.14	13.82	13.04	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.21	20.24	18.90	18.43	18.42	19.65	19.61	18.91	0.00
INDICE DE ADECUACION DE CAPITAL	12.35	12.37	12.72	10.71	12.94	11.51	13.52	15.60	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.25	14.19	18.45	17.51	21.87	18.37	22.77	22.31	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.86	11.99	15.11	14.36	18.23	15.19	18.66	17.92	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.38	43.02	44.86	42.73	45.12	46.46	51.48	53.38	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.36	0.71	0.65	0.64	0.60	0.12	0.83	0.52	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.09	0.57	0.54	0.52	0.48	0.10	0.67	0.42	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.64	5.00	4.50	4.31	4.21	0.82	5.96	3.88	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.13	5.29	5.37	5.67	5.62	6.14	5.87	5.48	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.71	2.96	3.10	3.36	3.15	3.76	3.57	3.35	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.42	2.33	2.27	2.30	2.47	2.38	2.30	2.13	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	71.96	82.36	83.39	84.07	84.09	89.86	78.67	82.70	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.43	1.99	2.03	1.83	1.47	1.26	2.00	1.78	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	135.00	136.00	127.00	125.00	124.00	119.00	123.00	128.00	0.00
NUMERO DE SUCURSALES	3.00	3.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00
PRESTAMOS / EMPLEADOS	2,745.26	2,719.18	3,110.14	3,193.39	3,222.68	3,122.97	3,089.71	3,021.85	0.00
DEPOSITOS TOTALES / EMPLEADOS	4,017.71	3,800.99	4,246.58	4,248.77	4,528.31	4,332.31	4,513.17	4,376.77	0.00
UTILIDAD NETA / EMPLEADOS	51.38	6.63	13.29	19.30	25.21	1.27	18.06	16.69	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(1.87)	(5.06)	9.84	8.14	6.98	1.92	2.90	7.69	0.00
PRESTAMOS (%)	8.29	10.97	21.04	19.68	7.83	0.49	(3.79)	(3.10)	0.00

LOCALES (%)	11.93	11.46	21.22	18.43	9.90	2.21	(4.78)	(1.85)	0.00
EXTRANJEROS (%)	(2.37)	9.31	20.30	25.03	0.86	(5.41)	0.41	(8.16)	0.00
DEPOSITOS (%)	1.11	(3.76)	4.91	3.16	3.53	(0.27)	2.93	5.48	0.00
LOCALES (%)	(1.16)	(3.70)	4.67	(0.95)	5.50	2.15	6.86	8.01	0.00
EXTRANJEROS (%)	15.33	(4.06)	6.19	31.52	(7.11)	(12.63)	(18.23)	(7.60)	0.00
PATRIMONIO (%)	8.50	8.13	(0.76)	(2.71)	(1.71)	(2.46)	(0.16)	(0.59)	0.00
UTILIDAD NETA (%)	412.19	(426.89)	(73.03)	(64.91)	(54.94)	(83.25)	31.60	(11.43)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	365,234.45	364,827.06	390,173.45	394,126.83	395,730.85	344,127.56	347,101.94	354,799.50	0.00
MENCION ESPECIAL	3,985.80	3,523.76	3,903.59	4,980.42	3,534.25	26,506.44	31,657.66	30,535.41	0.00
SUBNORMAL	1,555.05	349.61	278.36	845.20	898.58	628.80	588.49	1,161.12	0.00
DUDOSO	5.57	450.03	0.09	12.60	244.49	1,393.93	603.46	606.32	0.00
IRRECUPERABLE	6.07	845.41	836.61	453.36	463.42	573.66	1,575.08	1,582.85	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.27	5.55	6.07	5.83	5.93	5.96	6.52	6.13	0.00
AL POR MENOR	6.63	6.88	7.13	7.08	7.15	7.50	7.50	7.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.94	4.94	5.10	5.07	5.08	5.09	4.97	4.96	0.00
PRESTAMO PERSONAL AUTO	6.83	6.89	7.00	7.03	7.03	7.03	7.04	7.14	0.00
PRESTAMO PERSONAL	5.63	5.58	5.61	5.63	5.56	5.58	5.63	5.71	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	4.36	4.17	4.14	4.12	4.10	4.08	3.81	4.09	0.00
PERSONA JURIDICA	4.19	3.92	3.97	3.93	3.88	3.94	3.77	4.03	0.00