

**BALANCE DE SITUACION**  
**Banco Prival, S.A.**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	70,546.79	215.74%	32,700.43	29,295.97	36,504.50	73,837.51	49,140.38	57,175.24	56,648.94	67,139.34	79,183.99	87,328.84	87,292.34	78,766.18	103,247.22
Depositos Locales en Bancos	66,637.58	303.95%	21,924.07	21,831.15	17,901.54	39,155.00	43,972.23	41,608.90	42,796.76	46,112.67	45,697.77	59,616.41	55,298.42	43,566.24	88,561.65
A la Vista	4,537.69	136.52%	3,323.82	2,230.21	1,799.94	5,052.59	7,870.77	32,606.18	7,493.00	4,009.84	4,797.64	5,316.07	6,797.84	4,865.64	7,861.51
A Plazo	62,099.89	333.87%	18,600.25	19,600.95	16,101.60	34,102.42	36,101.46	9,002.72	35,303.76	42,102.84	40,900.13	54,300.34	48,500.58	38,700.60	80,700.14
Depositos Extranjeros en Bancos	4,012.88	37.97%	10,568.32	7,323.81	18,439.26	34,412.00	5,030.96	15,307.38	13,572.81	20,835.07	33,225.84	27,533.37	31,455.98	35,000.32	14,581.20
A la Vista	14,012.88	2,465.69%	568.32	323.81	5,439.26	5,912.00	3,530.96	15,307.38	13,572.81	20,835.07	31,225.84	25,533.37	29,455.98	33,000.32	14,581.20
A Plazo	(10,000.00)	(100.00%)	10,000.00	7,000.00	13,000.00	28,500.00	1,500.00	0.00	0.00	0.00	2,000.00	2,000.00	2,000.00	2,000.00	0.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	(103.67)	(49.83%)	208.04	141.01	163.70	270.51	137.19	258.96	279.37	191.60	260.38	179.06	537.94	199.62	104.38
<b>CARTERA CREDITICIA</b>	56,114.59	46.59%	120,451.71	129,462.74	137,408.77	134,171.08	127,791.95	133,221.82	128,187.16	145,836.11	138,481.80	153,089.76	159,361.19	171,920.42	176,566.30
Locales	47,363.18	46.78%	101,248.27	110,251.86	117,507.46	114,427.94	107,270.02	109,070.01	104,576.37	122,356.36	114,904.02	129,827.95	140,116.59	151,168.24	148,611.46
Extranjero	9,130.23	45.47%	20,080.16	20,087.60	20,778.03	20,619.86	21,398.66	25,031.12	24,502.84	24,440.57	24,560.23	24,355.54	20,352.42	22,007.72	29,210.38
Menos Provisiones	378.82	43.21%	876.72	876.72	876.72	876.72	876.72	879.32	892.05	960.82	982.45	1,093.73	1,107.82	1,255.54	1,255.54
Locales	378.82	43.21%	876.72	876.72	876.72	876.72	876.72	879.32	892.05	960.82	982.45	1,093.73	1,107.82	1,255.54	1,255.54
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	3,083.44	7.72%	39,928.19	40,104.00	41,257.86	36,544.15	36,367.94	37,001.55	42,681.72	39,641.88	44,036.12	49,895.60	45,571.19	47,234.01	43,011.63
Locales	2,684.62	8.42%	31,872.13	31,849.34	32,978.72	32,632.30	32,567.01	33,365.05	36,921.93	34,308.63	33,600.51	35,943.14	34,622.43	35,191.43	34,556.75
Extranjero	398.82	4.95%	8,056.06	8,254.66	8,279.14	3,911.84	3,800.93	3,636.50	5,759.78	5,333.25	10,435.61	13,952.47	10,948.76	12,042.58	8,454.88
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	3,518.12	97.91%	3,593.30	3,537.96	3,630.09	4,933.27	6,290.26	6,373.36	6,431.10	3,508.74	3,391.67	4,619.91	3,454.61	5,731.29	7,111.42
Locales	3,599.92	107.73%	3,341.69	3,171.54	3,325.50	4,830.53	6,084.85	6,103.58	6,188.07	3,203.05	3,096.70	4,422.29	3,199.02	5,374.46	6,941.61
Extranjero	(81.80)	(32.51%)	251.61	366.42	304.59	102.74	205.41	269.78	243.04	305.68	294.98	197.62	255.59	356.83	169.81
<b>TOTAL DE ACTIVOS</b>	133,262.94	67.76%	196,673.63	202,400.67	218,801.22	249,486.01	219,590.54	233,771.96	233,948.91	256,126.06	265,093.58	294,934.12	295,679.33	303,651.90	329,936.57
<b>DEPOSITOS</b>	134,910.81	81.69%	165,157.17	173,039.99	193,148.67	224,404.60	188,977.21	207,728.81	205,626.72	229,047.61	238,762.41	264,335.98	266,292.26	272,751.14	300,067.99
Locales	129,023.44	82.12%	157,123.61	153,846.67	179,691.44	209,392.29	178,628.87	197,241.33	197,419.92	220,366.70	227,852.31	250,645.52	251,076.27	257,121.00	286,147.05

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			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	129,023.44	82.12%	157,123.61	153,846.67	179,691.44	209,392.29	178,628.87	197,241.33	197,419.92	220,366.70	227,852.31	250,645.52	251,076.27	257,121.00	286,147.05
A la Vista	41,427.94	93.76%	44,184.72	42,716.93	50,464.31	70,390.22	45,678.21	56,993.32	64,562.68	88,405.48	72,062.50	77,109.74	76,281.76	77,825.33	85,612.66
A Plazo	12,510.59	18.46%	67,776.89	65,795.73	66,721.21	74,155.74	74,943.36	73,497.35	75,151.34	74,412.80	91,868.01	83,501.01	77,235.73	78,367.85	80,287.48
De Ahorros	75,084.91	166.26%	45,162.01	45,334.01	62,505.92	64,846.32	58,007.29	66,750.66	57,705.90	57,548.43	63,921.80	90,034.76	97,558.79	100,927.82	120,246.91
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	5,887.37	73.28%	8,033.56	19,193.32	13,457.23	15,012.32	10,348.35	10,487.49	8,206.80	8,680.91	10,910.10	13,690.46	15,215.99	15,630.14	13,920.93
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	5,887.37	73.28%	8,033.56	19,193.32	13,457.23	15,012.32	10,348.35	10,487.49	8,206.80	8,680.91	10,910.10	13,690.46	15,215.99	15,630.14	13,920.93
A la Vista	2,989.47	284.33%	1,051.42	1,642.82	2,781.12	2,106.86	1,515.86	1,919.19	1,715.97	1,274.17	1,559.52	3,759.09	4,127.54	4,352.91	4,040.89
A Plazo	3,621.06	126.74%	2,857.00	2,847.00	5,087.51	5,389.51	5,373.00	4,923.00	3,783.00	4,014.10	3,444.10	3,404.10	6,407.56	6,488.06	6,478.06
De Ahorros	(723.15)	(17.53%)	4,125.14	14,703.50	5,588.59	7,515.95	3,459.48	3,645.29	2,707.83	3,392.64	5,906.48	6,527.28	4,680.89	4,789.17	3,401.99
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(4,000.00)	(100.00%)	4,000.00	4,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(4,000.00)	(100.00%)	4,000.00	4,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	958.69	19.73%	4,857.87	2,584.85	2,914.58	2,175.59	7,722.70	3,415.31	4,745.57	3,637.86	2,878.73	7,136.86	5,803.45	7,390.83	5,816.56
Locales	947.16	19.70%	4,808.83	2,537.95	2,864.69	2,123.71	7,674.76	3,368.46	4,701.44	3,595.05	2,836.90	7,029.63	5,688.45	7,328.92	5,755.99
Extranjero	11.54	23.53%	49.04	46.90	49.89	51.88	47.93	46.85	44.12	42.82	41.83	107.23	115.01	61.91	60.57
PATRIMONIO	1,393.43	6.15%	22,658.59	22,775.82	22,737.97	22,905.81	22,890.63	22,627.84	23,576.63	23,440.59	23,452.45	23,461.28	23,583.62	23,509.93	24,052.02
Capital	0.00	0.00%	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	851.75	(35.03%)	(2,431.34)	(2,431.34)	(2,431.34)	(2,431.34)	(2,431.34)	(2,431.34)	(2,431.34)	(1,574.81)	(1,579.59)	(1,579.59)	(1,579.59)	(1,579.59)	(1,579.59)
Utilidad de Periodo	469.45	920.54%	51.00	(46.91)	(128.50)	135.50	180.27	14.87	856.53	(125.58)	(124.94)	(85.87)	(9.92)	(108.82)	520.45

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	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	72.22	185.50%	38.94	254.08	297.81	201.65	141.69	44.31	151.44	140.97	156.97	126.74	173.13	198.33	111.16
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>133,262.94</b>	<b>67.76%</b>	<b>196,673.63</b>	<b>202,400.67</b>	<b>218,801.22</b>	<b>249,486.01</b>	<b>219,590.54</b>	<b>233,771.96</b>	<b>233,948.91</b>	<b>256,126.06</b>	<b>265,093.58</b>	<b>294,934.12</b>	<b>295,679.33</b>	<b>303,651.90</b>	<b>329,936.57</b>