

BANCO PRIVAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(41,771.32)	(40.46%)	103,247.22	70,258.92	70,762.54	79,947.74	77,454.41	74,697.01	88,222.99	67,916.16	80,010.79	103,898.60	118,874.97	74,436.21	61,475.90
Depositos Locales en Bancos	(49,103.83)	(55.45%)	88,561.65	46,308.30	56,738.75	66,598.56	56,628.90	46,435.72	54,211.81	46,940.99	53,342.74	67,479.34	60,100.52	55,814.96	39,457.81
A la Vista	(1,803.72)	(22.94%)	7,861.51	7,408.23	9,638.75	6,498.56	11,028.74	9,035.21	11,811.69	6,340.87	6,142.64	8,079.31	17,600.45	8,413.77	6,057.79
A Plazo	(47,300.11)	(58.61%)	80,700.14	38,900.07	47,100.00	60,100.00	45,600.17	37,400.51	42,400.12	40,600.12	47,200.09	59,400.03	42,500.07	47,401.19	33,400.03
Depositos Extranjeros en Bancos	7,044.80	48.31%	14,581.20	23,760.92	13,820.49	12,993.16	20,388.18	27,810.60	33,669.02	20,607.66	26,321.19	35,912.96	58,346.57	18,250.96	21,626.00
A la Vista	5,991.80	41.09%	14,581.20	20,760.92	13,820.49	12,993.16	19,335.18	26,757.60	32,616.02	19,554.66	25,268.19	34,859.96	57,293.57	17,197.96	20,573.00
A Plazo	1,053.00	0.00%	0.00	3,000.00	0.00	0.00	1,053.00	1,053.00	1,053.00	1,053.00	1,053.00	1,053.00	1,053.00	1,053.00	1,053.00
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	287.72	275.66%	104.38	189.70	203.30	356.01	437.33	450.69	342.16	367.50	346.87	506.30	427.88	370.29	392.09
CARTERA CREDITICIA	14,195.39	8.04%	176,566.30	187,229.35	192,574.62	196,887.57	196,979.62	199,460.32	204,851.15	206,866.88	205,079.34	197,384.66	193,139.13	184,154.11	190,761.69
Locales	6,349.69	4.27%	148,611.46	158,366.45	165,696.88	169,289.26	165,174.21	168,135.25	171,981.61	170,954.38	172,815.29	165,141.69	157,185.23	147,762.42	154,961.15
Extranjero	8,124.24	27.81%	29,210.38	30,172.63	28,211.27	28,971.91	33,179.01	32,741.75	34,325.31	37,385.29	33,736.85	33,715.77	37,426.70	37,925.31	37,334.62
Menos Provisiones	278.54	22.18%	1,255.54	1,309.72	1,333.53	1,373.60	1,373.60	1,416.68	1,455.77	1,472.80	1,472.80	1,472.80	1,472.80	1,533.62	1,534.08
Locales	278.54	22.18%	1,255.54	1,309.72	1,333.53	1,373.60	1,373.60	1,416.68	1,455.77	1,472.80	1,472.80	1,472.80	1,472.80	1,533.62	1,534.08
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
INVERSIONES EN VALORES	63,480.93	147.59%	43,011.63	56,501.80	58,018.23	56,559.00	52,183.00	56,936.83	50,506.58	47,835.27	49,758.84	49,550.85	78,146.73	89,897.82	106,492.56
Locales	39,768.71	115.08%	34,556.75	43,841.50	45,454.91	45,626.38	42,803.13	49,857.29	43,483.25	41,631.68	42,876.44	42,659.66	71,292.23	82,256.27	74,325.46
Extranjero	23,712.22	280.46%	8,454.88	12,660.30	12,563.32	10,932.62	9,379.87	7,079.54	7,023.33	6,203.59	6,882.40	6,891.19	6,854.50	7,641.55	32,167.10
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 ACTIVOS	(1,306.54)	(18.37%)	7,111.42	3,864.95	3,942.43	7,013.35	6,703.09	5,969.51	5,825.25	9,139.84	9,627.39	10,352.62	5,577.28	7,446.68	5,804.88
Locales	(1,618.76)	(23.32%)	6,941.61	3,547.13	3,596.69	3,974.96	3,586.72	3,894.11	5,660.38	5,875.28	6,298.26	7,277.57	5,307.09	7,028.18	5,322.85
Extranjero	312.22	183.87%	169.81	317.82	345.74	3,038.39	3,116.37	2,075.40	164.86	3,264.56	3,329.12	3,075.05	270.18	418.50	482.03
TOTAL DE ACTIVOS	34,598.47	10.49%	329,936.57	317,855.03	325,297.82	340,407.65	333,320.11	337,063.67	349,405.96	331,758.15	344,476.37	361,186.74	395,738.10	355,934.83	364,535.04
DEPOSITOS	33,683.13	11.23%	300,067.99	287,420.40	298,238.74	311,707.80	303,114.12	308,740.19	320,770.43	303,637.14	315,547.00	328,273.48	364,353.22	324,250.45	333,751.11
Locales	33,471.89	11.70%	286,147.05	268,190.88	278,759.74	290,275.17	285,377.06	286,026.62	300,387.22	284,123.66	296,881.08	307,593.18	345,607.75	309,325.02	319,618.94

BANCO PRIVAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2013												
			2012	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	21,466.02	7.50%	286,147.05	268,190.88	278,759.74	283,274.99	278,374.78	279,023.90	289,384.11	275,120.19	287,877.25	298,589.21	332,602.98	299,319.82	307,613.08
A la Vista	2,619.03	3.06%	85,612.66	61,911.62	55,765.51	60,736.10	53,121.03	60,777.35	64,705.49	47,440.70	59,857.82	62,895.79	113,894.26	76,298.84	88,231.69
A Plazo	28,072.40	34.96%	80,287.48	88,561.16	89,920.73	85,629.99	88,773.86	87,486.74	93,481.42	102,282.27	101,135.10	111,758.63	112,530.98	113,482.85	108,359.88
De Ahorros	(9,225.40)	(7.67%)	120,246.91	117,718.11	133,073.50	136,908.90	136,479.89	130,759.80	131,197.20	125,397.22	126,884.32	123,934.79	106,177.74	109,538.13	111,021.51
De Bancos	12,005.87	0.00%	0.00	0.00	0.00	7,000.18	7,002.28	7,002.72	11,003.10	9,003.48	9,003.84	9,003.98	13,004.77	10,005.20	12,005.87
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	12,005.87	0.00%	0.00	0.00	0.00	7,000.18	7,002.28	7,002.72	11,003.10	9,003.48	9,003.84	9,003.98	13,004.77	10,005.20	12,005.87
Extranjero	211.24	1.52%	13,920.93	19,229.52	19,479.00	21,432.64	17,737.06	22,713.57	20,383.21	19,513.47	18,665.92	20,680.29	18,745.47	14,925.42	14,132.17
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	211.24	1.52%	13,920.93	19,229.52	19,479.00	21,432.64	17,737.06	22,713.57	20,383.21	19,513.47	18,665.92	20,680.29	18,745.47	14,925.42	14,132.17
A la Vista	(190.04)	(4.70%)	4,040.89	8,593.74	8,397.08	8,627.58	7,531.66	13,413.69	11,266.00	9,988.38	9,353.97	11,004.13	9,008.87	4,911.59	3,850.85
A Plazo	(1,390.21)	(21.46%)	6,478.06	6,123.06	5,138.06	5,193.06	5,173.06	5,238.06	5,203.06	5,233.06	5,223.06	5,213.06	5,203.34	5,147.84	5,087.84
De Ahorros	1,791.49	52.66%	3,401.99	4,512.72	5,943.87	7,612.00	5,032.35	4,061.82	3,914.15	4,292.04	4,088.89	4,463.11	4,533.26	4,865.99	5,193.48
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	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 PASIVOS	(2,556.33)	(43.95%)	5,816.56	5,903.10	2,441.25	3,976.85	5,335.18	3,936.23	3,149.76	2,720.18	3,799.60	7,622.04	4,100.72	3,638.90	3,260.23
Locales	(2,553.65)	(44.37%)	5,755.99	5,852.41	2,395.42	3,931.47	5,263.38	3,866.57	3,081.10	2,653.81	3,735.23	7,559.59	4,040.13	3,359.45	3,202.34
Extranjero	(2.68)	(4.42%)	60.57	50.68	45.83	45.37	71.79	69.66	68.66	66.37	64.36	62.45	60.60	279.44	57.90
PATRIMONIO	3,471.66	14.43%	24,052.02	24,531.53	24,617.83	24,723.01	24,870.81	24,387.25	25,485.77	25,400.84	25,129.77	25,291.22	27,284.15	28,045.48	27,523.69
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	1,940.17	(122.83%)	(1,579.59)	(1,579.59)	(1,579.59)	(1,579.59)	(1,579.59)	(1,579.59)	(1,579.59)	428.82	428.82	418.27	418.27	359.73	360.58
Utilidad de Periodo	1,331.58	255.85%	520.45	914.21	988.23	1,065.09	1,376.77	931.90	2,025.43	(78.75)	(431.38)	(327.13)	1,647.27	2,406.13	1,852.03

BANCO PRIVAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	199.92	179.85%	111.16	196.91	209.19	237.50	73.63	34.94	39.92	50.76	132.33	200.08	218.62	279.62	311.08
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
PASIVO Y PATRIMONIO	34,598.47	10.49%	329,936.57	317,855.03	325,297.82	340,407.65	333,320.11	337,063.67	349,405.96	331,758.15	344,476.37	361,186.74	395,738.10	355,934.83	364,535.04