

BANCO PRIVAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2013 A DICIEMBRE 2014
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	58,857.52	95.74%	61,475.90	77,931.64	84,524.31	79,716.16	54,923.44	85,576.54	65,176.61	144,950.03	127,353.67	121,445.09	131,654.68	138,470.54	120,333.42
Depositos Locales en Bancos	42,541.20	107.81%	39,457.81	60,079.22	53,013.43	52,008.95	36,065.94	49,397.57	52,546.02	91,227.79	79,136.31	66,424.71	75,334.36	78,706.66	81,999.02
A la Vista	1,241.23	20.49%	6,057.79	11,579.20	8,213.38	20,008.05	11,565.83	10,897.52	7,145.94	10,427.79	10,336.26	8,024.66	18,334.36	14,206.59	7,299.02
A Plazo	41,299.97	123.65%	33,400.03	48,500.03	44,800.05	32,000.90	24,500.11	38,500.05	45,400.07	80,800.00	68,800.05	58,400.05	57,000.00	64,500.07	74,700.00
Depositos Extranjeros en Bancos	16,385.56	75.77%	21,626.00	17,398.56	31,128.46	27,239.56	18,396.01	35,747.65	12,230.77	53,298.03	47,811.73	54,588.91	55,962.21	59,443.22	38,011.56
A la Vista	17,438.56	84.76%	20,573.00	16,345.56	31,128.46	27,239.56	18,396.01	35,747.65	12,230.77	53,298.03	47,811.73	54,588.91	55,962.21	59,443.22	38,011.56
A Plazo	(1,053.00)	(100.00%)	1,053.00	1,053.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	(69.25)	(17.66%)	392.09	453.85	382.42	467.64	461.50	431.32	399.82	424.21	405.63	431.47	358.10	320.66	322.85
CARTERA CREDITICIA	24,567.57	12.88%	190,761.69	197,584.06	198,396.38	207,453.42	213,584.48	205,582.69	202,052.80	200,808.03	198,363.36	204,625.92	197,273.73	198,781.38	215,329.27
Locales	11,951.36	7.71%	154,961.15	159,543.21	161,635.66	170,198.55	175,806.93	167,640.48	163,539.08	154,312.84	155,281.14	160,925.17	152,377.12	154,320.91	166,912.51
Extranjero	11,206.81	30.02%	37,334.62	38,597.15	37,328.36	37,405.76	37,921.85	38,035.44	38,592.59	46,574.07	43,161.10	43,791.28	45,005.74	44,541.81	48,541.44
Menos Provisiones	(1,409.40)	(91.87%)	1,534.08	556.30	567.64	150.90	144.30	93.22	78.88	78.88	78.88	90.53	109.13	81.34	124.69
Locales	(1,485.68)	(96.85%)	1,534.08	556.30	567.49	150.90	144.30	93.22	78.88	78.88	78.88	90.53	109.13	81.34	48.40
Extranjero	76.29	0.00%	0.00	0.00	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76.29
INVERSIONES EN VALORES	9,783.20	9.19%	106,492.56	81,022.77	78,101.66	100,396.52	103,374.19	102,465.82	107,516.78	109,304.91	109,316.38	113,715.07	110,460.18	102,096.77	116,275.76
Locales	25,767.12	34.67%	74,325.46	73,780.58	71,072.98	95,017.86	98,160.55	97,257.47	102,401.98	104,162.93	104,262.62	108,663.96	104,986.96	96,125.80	100,092.58
Extranjero	(15,983.92)	(49.69%)	32,167.10	7,242.19	7,028.68	5,378.66	5,213.65	5,208.35	5,114.80	5,141.98	5,053.76	5,051.11	5,473.23	5,970.97	16,183.18
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	11,676.81	201.15%	5,804.88	5,383.01	5,430.52	8,471.38	8,702.04	9,419.96	10,625.81	11,087.98	11,589.69	10,543.09	10,119.57	10,941.08	17,481.70
Locales	11,969.04	224.86%	5,322.85	5,091.25	5,172.57	8,293.87	8,436.43	9,024.64	10,524.33	10,811.20	11,207.16	10,330.02	9,768.31	10,476.31	17,291.90
Extranjero	(292.23)	(60.62%)	482.03	291.76	257.95	177.51	265.61	395.32	101.48	276.78	382.53	213.07	351.27	464.77	189.80
TOTAL DE ACTIVOS	104,885.11	28.77%	364,535.04	361,921.48	366,452.87	396,037.48	380,584.16	403,045.02	385,372.00	466,150.95	446,623.10	450,329.18	449,508.17	450,289.77	469,420.14
DEPOSITOS	79,294.98	23.76%	333,751.11	326,996.22	334,661.69	359,234.35	346,022.65	367,539.07	346,605.56	409,380.64	406,025.34	414,482.52	410,617.41	410,855.92	413,046.09
Locales	54,512.66	17.06%	319,618.94	310,155.89	319,982.47	340,806.64	326,759.06	342,924.01	321,082.14	380,778.89	380,080.35	385,170.15	378,515.42	376,814.11	374,131.60

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			2013 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	43,406.32	14.11%	307,613.08	298,148.99	303,975.48	326,689.20	314,647.44	323,812.23	303,969.89	352,665.74	360,966.43	362,055.87	359,403.69	359,702.08	351,019.40
A la Vista	51,408.66	58.27%	88,231.69	84,947.99	81,009.49	109,402.44	93,165.38	105,533.89	75,654.84	140,424.01	137,372.36	136,735.64	133,156.84	135,401.93	139,640.35
A Plazo	14,206.54	13.11%	108,359.88	115,226.58	113,769.88	114,038.16	113,368.27	112,348.32	111,687.45	112,251.61	118,519.62	113,990.32	128,755.06	128,608.35	122,566.41
De Ahorros	(22,208.88)	(20.00%)	111,021.51	97,974.42	109,196.10	103,248.60	108,113.79	105,930.02	116,627.60	99,990.13	105,074.45	111,329.92	97,491.79	95,691.80	88,812.63
De Bancos	11,106.34	92.51%	12,005.87	12,006.90	16,006.99	14,117.44	12,111.62	19,111.78	17,112.25	28,113.15	19,113.92	23,114.27	19,111.74	17,112.03	23,112.21
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	11,106.34	92.51%	12,005.87	12,006.90	16,006.99	14,117.44	12,111.62	19,111.78	17,112.25	28,113.15	19,113.92	23,114.27	19,111.74	17,112.03	23,112.21
Extranjero	24,782.31	175.36%	14,132.17	16,840.33	14,679.22	18,427.71	19,263.59	24,615.06	25,523.42	28,601.75	25,944.99	29,312.38	32,101.99	34,041.82	38,914.49
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	22,082.31	156.26%	14,132.17	16,840.33	14,679.22	18,427.71	19,263.59	24,615.06	22,823.42	25,901.75	23,244.99	26,612.38	29,401.99	31,341.82	36,214.49
A la Vista	7,891.31	204.92%	3,850.85	6,923.26	5,982.93	6,640.79	7,656.62	6,909.76	7,760.29	10,310.46	7,789.56	8,706.29	9,550.23	11,557.10	11,742.16
A Plazo	5,677.57	111.59%	5,087.84	5,087.84	5,087.84	4,555.84	5,485.81	5,530.81	8,067.81	7,943.41	7,933.41	10,463.41	11,345.41	10,805.41	10,765.41
De Ahorros	8,513.43	163.93%	5,193.48	4,829.22	3,608.44	7,231.07	6,121.16	12,174.48	6,995.32	7,647.88	7,522.02	7,442.67	8,506.35	8,979.30	13,706.91
De Bancos	2,700.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
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	2,700.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
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	1,043.67	32.01%	3,260.23	6,526.62	3,499.23	7,372.56	4,216.86	3,999.06	6,736.91	24,703.79	8,365.42	3,601.87	6,591.17	7,352.72	4,303.90
Locales	1,046.70	32.69%	3,202.34	6,470.27	3,445.64	7,283.71	4,127.72	3,911.78	6,657.69	24,627.12	8,282.40	3,514.04	6,495.45	7,256.19	4,249.04
Extranjero	(3.04)	(5.24%)	57.90	56.35	53.59	88.85	89.15	87.27	79.22	76.67	83.02	87.83	95.72	96.52	54.86
PATRIMONIO	24,546.46	89.18%	27,523.69	28,398.63	28,291.96	29,430.57	30,344.65	31,506.89	32,029.52	32,066.52	32,232.34	32,244.78	32,299.59	32,081.13	52,070.15
Capital	20,000.00	80.00%	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	45,000.00
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	2,463.14	0.00%	0.00	977.78	977.80	1,472.80	1,472.80	1,592.49	1,717.48	1,717.48	1,722.48	2,105.45	2,198.45	2,287.66	2,463.14
Provisiones Dinámicas	2,220.67	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,877.97	1,965.97	2,050.18	2,220.67
Otras Reservas	242.48	0.00%	0.00	977.78	977.80	1,472.80	1,472.80	1,592.49	1,717.48	1,717.48	1,722.48	227.48	232.48	237.48	242.48

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	VARIACION ABSOLUTA	%	2013	2014												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Utilidad de Periodos Anteriores	3,701.84	1,026.63%	360.58	361.27	361.27	361.27	361.27	361.27	241.58	116.59	4,810.83	4,805.83	4,420.12	4,327.12	4,237.91	4,062.42
Utilidad de Periodo	(1,744.16)	(94.18%)	1,852.03	1,813.85	1,722.21	2,466.03	2,952.93	3,355.02	4,694.24	194.43	315.44	332.37	235.09	139.89	107.87	
Ganancia o Perdida en Valores Disponibles para la Venta	125.63	40.39%	311.08	245.73	230.69	130.48	557.66	1,317.81	501.22	343.79	388.59	386.84	538.93	415.67	436.71	
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	104,885.11	28.77%	364,535.04	361,921.48	366,452.87	396,037.48	380,584.16	403,045.02	385,372.00	466,150.95	446,623.10	450,329.18	449,508.17	450,289.77	469,420.14	