

BANCO PRIVAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(21,954.67)	(18.24%)	120,333.42	123,561.62	155,928.85	162,653.19	138,748.61	123,345.94	85,401.45	92,218.01	88,037.24	94,077.19	132,069.40	111,381.51	98,378.75
Depositos Locales en Bancos	(46,386.86)	(56.57%)	81,999.02	74,365.50	90,393.81	115,599.59	74,653.74	58,573.07	33,904.32	33,836.18	31,900.27	32,144.46	67,852.37	50,163.22	35,612.16
A la Vista	3,113.14	42.65%	7,299.02	10,365.44	29,893.68	33,899.50	20,653.41	24,972.86	21,904.32	11,536.18	12,400.27	9,144.46	34,452.37	16,563.22	10,412.16
A Plazo	(49,500.00)	(66.27%)	74,700.00	64,000.05	60,500.12	81,700.10	54,000.33	33,600.21	12,000.00	22,300.00	19,500.00	23,000.00	33,400.00	33,600.00	25,200.00
Depositos Extranjeros en Bancos	24,289.99	63.90%	38,011.56	48,953.85	65,292.73	46,431.32	63,474.44	64,071.62	50,872.46	57,603.68	55,548.23	61,349.55	63,588.30	60,669.36	62,301.55
A la Vista	24,289.99	63.90%	38,011.56	48,953.85	65,292.73	46,431.32	63,474.44	61,071.62	47,872.46	51,603.68	43,348.23	61,349.55	63,588.30	60,669.36	62,301.55
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	3,000.00	3,000.00	6,000.00	12,200.00	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	142.20	44.05%	322.85	242.27	242.31	622.28	620.43	701.25	624.66	778.15	588.74	583.18	628.73	548.93	465.04
CARTERA CREDITICIA	73,153.61	33.97%	215,329.27	212,440.22	220,340.57	236,001.45	229,243.08	241,395.02	256,837.60	252,358.16	253,926.41	254,638.55	278,037.09	277,593.92	288,482.88
Locales	66,334.63	39.74%	166,912.51	167,614.76	173,537.26	180,043.89	179,096.77	188,449.01	204,252.59	207,187.22	215,949.27	217,331.34	221,255.99	222,101.08	233,247.15
Extranjero	6,712.59	13.83%	48,541.44	44,983.97	46,907.02	56,058.99	50,247.91	53,067.64	52,595.85	45,181.82	37,977.14	37,307.21	56,781.10	55,492.83	55,254.03
Menos Provisiones	(106.39)	(85.32%)	124.69	158.51	103.71	101.43	101.60	121.63	10.84	10.88	0.00	0.00	0.00	0.00	18.30
Locales	(30.10)	(62.19%)	48.40	158.51	103.71	101.43	101.60	121.63	10.84	10.88	0.00	0.00	0.00	0.00	18.30
Extranjero	(76.29)	(100.00%)	76.29	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	39,594.87	34.05%	116,275.76	114,945.45	101,947.77	97,633.75	143,787.09	140,287.23	146,775.10	146,411.15	158,601.66	162,011.71	152,996.65	157,733.74	155,870.63
Locales	3,404.86	3.40%	100,092.58	99,548.99	88,143.06	84,193.43	96,937.23	95,797.79	96,478.82	96,008.92	105,851.48	109,928.61	99,204.00	103,943.09	103,497.43
Extranjero	36,190.01	223.63%	16,183.18	15,396.46	13,804.71	13,440.32	46,849.86	44,489.44	50,296.28	50,402.23	52,750.18	52,083.10	53,792.65	53,790.64	52,373.19
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	(1,002.18)	(5.73%)	17,481.70	16,689.12	11,558.69	11,870.77	13,678.62	16,103.99	17,130.51	20,804.49	18,516.36	22,083.84	18,488.93	18,053.16	16,479.52
Locales	(1,828.13)	(10.57%)	17,291.90	16,375.92	11,117.52	11,594.48	13,264.70	15,490.75	16,858.73	20,366.29	17,960.01	21,633.48	16,823.30	16,915.28	15,463.77
Extranjero	825.95	435.16%	189.80	313.20	441.17	276.29	413.92	613.25	271.78	438.20	556.35	450.36	1,665.63	1,137.87	1,015.75
TOTAL DE ACTIVOS	89,791.63	19.13%	469,420.14	467,636.41	489,775.88	508,159.16	525,457.40	521,132.19	506,144.66	511,791.80	519,081.66	532,811.29	581,592.07	564,762.32	559,211.77
DEPOSITOS	62,373.33	15.10%	413,046.09	409,670.43	430,568.04	447,099.66	454,084.19	449,317.45	434,213.47	439,270.52	445,634.64	463,520.67	497,409.81	478,682.54	475,419.42
Locales	36,173.08	9.67%	374,131.60	367,333.06	384,456.54	404,947.59	393,401.97	391,760.46	378,385.41	379,832.86	379,520.59	395,786.74	428,195.47	413,776.72	410,304.68

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			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	35,784.78	10.19%	351,019.40	342,220.63	359,343.86	378,834.62	364,288.76	360,646.79	347,382.49	357,330.57	359,018.05	376,284.22	413,695.23	399,276.57	386,804.18
A la Vista	21,530.88	15.42%	139,640.35	130,678.68	139,456.06	151,862.02	136,080.93	135,618.96	122,754.14	127,338.42	130,810.84	135,482.90	155,468.69	142,358.16	161,171.23
A Plazo	(6,559.67)	(5.35%)	122,566.41	127,959.48	134,468.56	134,282.04	134,001.37	125,653.69	133,676.90	129,199.37	130,338.93	125,754.72	131,117.93	127,286.56	116,006.75
De Ahorros	20,813.57	23.44%	88,812.63	83,582.47	85,419.23	92,690.56	94,206.46	99,374.13	90,951.45	100,792.79	97,868.28	115,046.60	127,108.61	129,631.84	109,626.20
De Bancos	388.30	1.68%	23,112.21	25,112.43	25,112.68	26,112.97	29,113.21	31,113.67	31,002.93	22,502.29	20,502.54	19,502.52	14,500.25	14,500.16	23,500.51
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	388.30	1.68%	23,112.21	25,112.43	25,112.68	26,112.97	29,113.21	31,113.67	31,002.93	22,502.29	20,502.54	19,502.52	14,500.25	14,500.16	23,500.51
Extranjero	26,200.25	67.33%	38,914.49	42,337.37	46,111.50	42,152.07	60,682.21	57,557.00	55,828.06	59,437.66	66,114.05	67,733.93	69,214.34	64,905.82	65,114.74
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	26,200.25	72.35%	36,214.49	39,637.37	43,411.50	39,452.07	57,982.21	54,857.00	53,128.06	56,737.66	63,414.05	65,033.93	66,514.34	62,205.82	62,414.74
A la Vista	(1,598.70)	(13.62%)	11,742.16	13,011.06	10,255.79	6,775.88	17,012.99	10,144.45	11,314.82	9,782.50	9,977.13	12,416.56	12,119.22	10,311.52	10,143.46
A Plazo	8,208.61	76.25%	10,765.41	10,655.98	13,733.98	13,846.98	14,139.05	14,949.05	13,375.05	13,375.05	13,555.05	17,806.05	18,600.55	18,182.55	18,974.02
De Ahorros	19,590.35	142.92%	13,706.91	15,970.33	19,421.73	18,829.21	26,830.17	29,763.49	28,438.19	33,580.11	39,881.86	34,811.31	35,794.57	33,711.74	33,297.26
De Bancos	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	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	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	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
OBLIGACIONES	14,540.64	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,218.93	15,343.83	14,540.64
Locales	14,540.64	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,218.93	15,343.83	14,540.64
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	1,133.68	26.34%	4,303.90	5,948.83	7,300.74	8,573.75	8,287.00	7,466.65	7,384.22	8,251.26	9,554.67	5,350.14	6,892.14	6,939.16	5,437.59
Locales	787.77	18.54%	4,249.04	5,881.85	7,221.91	8,498.26	7,884.61	7,059.19	7,019.65	7,879.54	9,175.27	4,955.82	6,480.02	6,512.45	5,036.81
Extranjero	345.91	630.51%	54.86	66.98	78.83	75.49	402.39	407.46	364.57	371.73	379.40	394.32	412.13	426.70	400.77
PATRIMONIO	11,743.98	22.55%	52,070.15	52,017.15	51,907.09	52,485.76	63,086.21	64,348.09	64,546.97	64,270.02	63,892.35	63,940.48	64,071.18	63,796.79	63,814.13
Capital	10,000.00	22.22%	45,000.00	45,000.00	45,000.00	45,000.00	55,000.00	55,000.00	55,000.00	55,000.00	55,000.00	55,000.00	55,000.00	55,000.00	55,000.00
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	1,865.13	75.72%	2,463.14	2,463.14	2,463.14	3,262.97	3,262.97	3,262.97	3,840.00	3,881.26	3,876.25	4,056.72	4,056.73	4,420.29	4,328.27
Provisiones Dinámicas	1,347.88	60.70%	2,220.67	2,220.67	2,220.67	2,996.82	2,996.82	2,996.82	3,476.77	3,476.77	3,476.77	3,476.77	3,476.77	3,476.77	3,568.55
Otras Reservas	517.24	213.32%	242.48	242.48	242.48	266.15	266.15	266.15	363.23	404.49	399.48	579.95	579.96	943.52	759.72

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	399.55	9.84%	4,062.42	3,950.48	3,950.48	3,151.15	2,905.60	2,905.60	2,328.56	5,608.34	5,613.26	5,432.79	5,075.28	4,369.96	4,461.98
Utilidad de Periodo	776.93	720.25%	107.87	64.33	19.65	777.33	1,487.94	2,742.48	3,678.44	(87.80)	(205.99)	51.56	396.64	859.07	884.80
Ganancia o Perdida en Valores Disponibles para la Venta	(1,297.63)	(297.14%)	436.71	539.19	473.82	294.30	429.70	437.04	(300.04)	(131.78)	(391.17)	(600.58)	(457.47)	(852.53)	(860.92)
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	89,791.63	19.13%	469,420.14	467,636.41	489,775.88	508,159.16	525,457.40	521,132.19	506,144.66	511,791.80	519,081.66	532,811.29	581,592.07	564,762.32	559,211.77