

**BANCO PRIVAL, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2015 A DICIEMBRE 2016**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	20,531.41	20.87%	98,378.75	99,902.88	118,598.03	123,992.73	129,373.55	125,931.98	165,330.00	130,673.62	115,956.65	107,528.06	104,135.82	98,474.83	118,910.17
Depositos Locales en Bancos	4,378.11	12.29%	35,612.16	24,561.59	25,650.60	30,084.54	36,691.56	24,750.27	61,929.98	50,313.24	36,525.52	25,154.75	43,341.59	25,622.22	39,990.27
A la Vista	3,678.11	35.33%	10,412.16	8,761.59	8,950.60	15,984.54	25,191.56	8,550.27	9,529.98	9,313.24	10,525.52	8,854.75	28,341.59	8,922.22	14,090.27
A Plazo	700.00	2.78%	25,200.00	15,800.00	16,700.00	14,100.00	11,500.00	16,200.00	52,400.00	41,000.00	26,000.00	16,300.00	15,000.00	16,700.00	25,900.00
Depositos Extranjeros en Bancos	16,088.61	25.82%	62,301.55	74,785.54	92,415.83	93,397.90	92,238.03	100,667.50	102,801.49	79,739.61	78,862.09	81,672.70	60,130.11	72,260.55	78,390.16
A la Vista	16,088.61	25.82%	62,301.55	74,785.54	92,415.83	93,397.90	92,238.03	100,667.50	102,801.49	79,739.61	78,862.09	81,672.70	60,130.11	72,260.55	78,390.16
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
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	64.70	13.91%	465.04	555.75	531.60	510.28	443.96	514.21	598.53	620.76	569.04	700.61	664.12	592.06	529.74
<b>CARTERA CREDITICIA</b>	53,751.61	18.63%	288,482.88	289,087.18	290,520.31	284,771.58	282,883.66	293,923.85	280,630.23	340,494.18	335,266.71	341,619.20	353,987.06	345,112.01	342,234.48
Locales	22,147.66	9.50%	233,247.15	234,839.12	235,627.12	227,190.21	229,726.03	254,137.97	242,914.59	269,933.01	261,522.97	275,754.85	301,313.29	285,583.90	255,394.81
Extranjero	31,765.83	57.49%	55,254.03	54,265.24	54,910.07	57,599.40	53,173.62	39,801.05	37,741.23	70,587.07	73,820.04	65,992.00	52,852.19	59,706.87	87,019.86
Menos Provisiones	161.88	884.60%	18.30	17.19	16.87	18.03	15.98	15.17	25.59	25.90	76.31	127.65	178.42	178.75	180.19
Locales	161.88	884.60%	18.30	17.19	16.87	18.03	15.98	15.17	25.59	25.90	76.31	127.65	178.42	178.75	180.19
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>	5,627.69	3.61%	155,870.63	154,290.05	155,581.35	159,384.12	156,330.80	166,431.19	152,430.71	161,095.37	157,212.18	155,834.20	164,505.09	163,580.83	161,498.32
Locales	(264.08)	(0.26%)	103,497.43	102,463.98	103,276.98	107,480.50	99,296.25	108,670.37	94,910.77	103,378.05	99,323.33	100,919.30	101,036.06	100,278.47	103,233.35
Extranjero	5,891.78	11.25%	52,373.19	51,826.07	52,304.37	51,903.62	57,034.55	57,760.82	57,519.93	57,717.32	57,888.86	54,914.90	63,469.03	63,302.36	58,264.97
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>	2,562.01	15.55%	16,479.52	22,667.22	22,737.77	26,086.80	28,354.25	26,153.06	19,568.35	20,831.95	20,478.99	15,867.86	16,421.54	16,688.45	19,041.53
Locales	(136.40)	(0.88%)	15,463.77	17,521.63	17,295.98	17,986.64	20,335.62	18,060.50	15,905.56	17,251.52	16,680.55	12,225.94	12,892.78	13,012.79	15,327.36
Extranjero	2,698.41	265.66%	1,015.75	5,145.60	5,441.79	8,100.16	8,018.63	8,092.56	3,662.79	3,580.44	3,798.44	3,641.92	3,528.75	3,675.66	3,714.16
<b>TOTAL DE ACTIVOS</b>	82,472.72	14.75%	559,211.77	565,947.32	587,437.47	594,235.23	596,942.26	612,440.07	617,959.28	653,095.13	628,914.53	620,849.32	639,049.51	623,856.13	641,684.49
<b>DEPOSITOS</b>	61,034.27	12.84%	475,419.42	482,547.45	502,692.37	506,711.96	512,520.84	499,803.92	512,741.69	549,037.13	524,957.74	516,712.87	531,559.86	521,662.96	536,453.69
Locales	52,407.40	12.77%	410,304.68	417,242.56	440,563.80	444,606.85	442,056.87	434,916.97	445,429.22	477,559.16	449,826.93	444,116.82	456,249.97	445,738.01	462,712.09

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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	58,903.87	15.23%	386,804.18	394,741.45	422,561.62	429,603.63	428,052.53	422,913.72	431,424.91	460,856.65	432,833.57	427,122.92	437,254.84	426,741.96	445,708.05
A la Vista	6,465.85	4.01%	161,171.23	137,788.35	129,778.81	126,943.44	140,843.40	142,565.69	149,064.74	165,572.68	142,882.58	140,861.77	145,076.03	133,102.62	167,637.08
A Plazo	27,130.19	23.39%	116,006.75	130,525.42	132,834.18	138,201.02	139,657.45	139,464.25	143,432.47	143,749.35	145,245.80	149,522.31	158,159.49	156,909.15	143,136.94
De Ahorros	25,307.83	23.09%	109,626.20	126,427.68	159,948.63	164,459.17	147,551.68	140,883.78	138,927.69	151,534.62	144,705.19	136,738.85	134,019.33	136,730.20	134,934.03
De Bancos	(6,496.47)	(27.64%)	23,500.51	22,501.11	18,002.17	15,003.22	14,004.33	12,003.25	14,004.31	16,702.51	16,993.35	16,993.90	18,995.13	18,996.04	17,004.04
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	(6,496.47)	(27.64%)	23,500.51	22,501.11	18,002.17	15,003.22	14,004.33	12,003.25	14,004.31	16,702.51	16,993.35	16,993.90	18,995.13	18,996.04	17,004.04
Extranjero	8,626.87	13.25%	65,114.74	65,304.89	62,128.57	62,105.12	70,463.98	64,886.95	67,312.47	71,477.96	75,130.81	72,596.05	75,309.89	75,924.96	73,741.61
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	8,901.87	14.26%	62,414.74	62,604.89	59,428.57	59,405.12	67,763.98	62,186.95	64,887.47	69,052.96	72,705.81	70,171.05	72,884.89	73,499.96	71,316.61
A la Vista	(1,687.32)	(16.63%)	10,143.46	11,934.54	11,977.28	10,318.69	14,958.40	10,329.63	12,931.79	11,080.79	10,124.40	8,390.92	7,877.16	6,513.43	8,456.14
A Plazo	18,056.95	95.17%	18,974.02	19,673.52	20,036.00	21,289.22	22,803.23	24,342.38	21,995.93	23,354.93	24,917.61	31,933.60	35,332.81	36,463.97	37,030.97
De Ahorros	(7,467.76)	(22.43%)	33,297.26	30,996.82	27,415.28	27,797.20	30,002.35	27,514.94	29,959.75	34,617.24	37,663.80	29,846.53	29,674.92	30,522.56	25,829.50
De Bancos	(275.00)	(10.19%)	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00
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	(275.00)	(10.19%)	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00
OBLIGACIONES	13,519.36	92.98%	14,540.64	13,707.52	13,504.60	13,413.39	13,451.45	41,163.24	29,760.00	29,760.00	29,760.00	29,260.00	29,260.00	28,560.00	28,060.00
Locales	(8,240.64)	(56.67%)	14,540.64	13,707.52	13,504.60	13,413.39	13,451.45	20,403.24	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	6,300.00	6,300.00
Extranjero	21,760.00	0.00%	0.00	0.00	0.00	0.00	0.00	20,760.00	22,760.00	22,760.00	22,760.00	22,260.00	22,260.00	22,260.00	21,760.00
OTROS PASIVOS	2,697.35	49.61%	5,437.59	5,832.98	7,909.15	10,493.17	8,167.52	8,890.43	9,212.43	7,472.23	7,250.32	7,797.25	11,157.24	7,592.10	8,134.94
Locales	2,643.50	52.48%	5,036.81	5,414.11	7,476.02	10,044.86	7,701.53	8,392.19	8,754.81	6,905.81	6,622.54	7,171.33	10,409.73	7,139.01	7,680.31
Extranjero	53.85	13.44%	400.77	418.87	433.14	448.31	466.00	498.24	457.62	566.41	627.78	625.92	747.50	453.09	454.63
PATRIMONIO	5,221.73	8.18%	63,814.13	63,859.37	63,331.35	63,616.70	62,802.45	62,582.48	66,245.16	66,825.78	66,946.47	67,079.20	67,072.41	66,041.06	69,035.86
Capital	5,000.00	9.09%	55,000.00	55,000.00	55,000.00	55,000.00	55,000.00	55,000.00	57,000.00	57,000.00	57,000.00	57,000.00	57,000.00	57,000.00	60,000.00
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	1,374.88	30.26%	4,543.38	4,543.38	4,301.03	4,242.57	4,178.37	4,117.74	4,072.09	4,290.25	4,197.57	4,447.53	4,494.26	4,423.03	5,918.26
Provisiones Dinámicas	331.06	8.75%	3,783.66	3,783.66	3,783.66	3,783.66	3,783.66	3,783.66	3,783.66	3,783.66	3,783.66	4,114.72	4,114.72	4,114.72	4,114.72
Otras Reservas	1,043.82	137.39%	759.72	759.72	517.37	458.91	394.71	334.09	288.43	506.59	413.91	332.81	379.54	308.30	1,803.53

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Utilidad de Periodos Anteriores	(645.73)	(15.20%)	4,246.87	4,246.87	4,223.84	4,282.29	2,916.49	2,977.12	3,022.78	5,231.71	5,324.39	5,074.43	5,025.13	5,096.37	3,601.14
Utilidad de Periodo	(1,072.75)	(121.24%)	884.80	995.36	824.47	1,005.50	1,094.34	1,106.12	2,427.09	72.53	223.58	317.99	248.63	(76.58)	(187.94)
Ganancia o Perdida en Valores Disponible para la Venta	565.33	(65.67%)	(860.92)	(926.24)	(1,017.99)	(913.66)	(386.76)	(618.51)	(276.80)	231.29	200.93	239.25	304.38	(401.75)	(295.59)
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>82,472.72</b>	<b>14.75%</b>	<b>559,211.77</b>	<b>565,947.32</b>	<b>587,437.47</b>	<b>594,235.23</b>	<b>596,942.26</b>	<b>612,440.07</b>	<b>617,959.28</b>	<b>653,095.13</b>	<b>628,914.53</b>	<b>620,849.32</b>	<b>639,049.51</b>	<b>623,856.13</b>	<b>641,684.49</b>