

**BANCO PRIVAL, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2016 A DICIEMBRE 2017**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2017												
			2016 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(25,338.61)	(21.31%)	118,910.17	99,798.68	108,274.16	128,120.93	106,581.26	83,234.66	85,319.29	79,000.50	98,200.38	89,388.83	113,735.03	92,418.12	93,571.55
Depositos Locales en Bancos	21,529.99	53.84%	39,990.27	27,053.12	39,487.76	48,286.25	46,238.16	17,654.22	26,725.75	28,547.28	40,795.83	38,165.37	34,629.25	26,356.88	61,520.26
A la Vista	1,929.99	13.70%	14,090.27	8,753.12	11,487.76	10,286.25	16,438.16	12,654.22	13,225.75	10,047.28	10,795.83	9,265.37	18,829.25	9,856.88	16,020.26
A Plazo	19,600.00	75.68%	25,900.00	18,300.00	28,000.00	38,000.00	29,800.00	5,000.00	13,500.00	18,500.00	30,000.00	28,900.00	15,800.00	16,500.00	45,500.00
Depositos Extranjeros en Bancos	(46,972.58)	(59.92%)	78,390.16	72,100.69	68,140.59	79,235.03	59,787.42	64,949.57	57,981.85	49,895.63	56,877.70	50,625.64	78,553.79	65,311.68	31,417.57
A la Vista	(46,972.58)	(59.92%)	78,390.16	72,100.69	68,140.59	79,235.03	59,787.42	64,949.57	57,981.85	49,895.63	56,877.70	50,625.64	78,553.79	65,311.68	31,417.57
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	103.98	19.63%	529.74	644.87	645.81	599.65	555.68	630.87	611.69	557.58	526.85	597.81	552.00	749.56	633.72
<b>CARTERA CREDITICIA</b>	28,376.26	8.29%	342,234.48	350,699.10	346,225.19	333,260.62	340,469.80	330,863.22	326,319.01	334,572.34	323,949.15	333,538.56	337,977.66	353,684.43	370,610.74
Locales	30,433.41	11.92%	255,394.81	263,034.06	264,118.02	257,225.55	264,948.98	255,466.89	263,521.21	271,969.67	253,700.58	270,451.77	273,450.30	274,612.24	285,828.21
Extranjero	(2,061.13)	(2.37%)	87,019.86	87,845.51	82,288.18	76,211.80	75,698.66	75,596.29	62,975.97	62,779.08	70,423.85	63,263.47	64,704.84	79,246.36	84,958.73
Menos Provisiones	(3.99)	(2.21%)	180.19	180.47	181.01	176.74	177.84	199.96	178.17	176.41	175.29	176.68	177.48	174.17	176.20
Locales	(3.99)	(2.21%)	180.19	180.47	181.01	176.74	177.84	199.96	178.17	176.41	175.29	176.68	177.48	174.17	176.20
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>	(14,367.81)	(8.90%)	161,498.32	165,136.42	159,372.91	165,018.03	163,570.38	169,248.36	167,145.84	154,187.64	142,808.18	145,208.79	140,476.87	142,896.93	147,130.51
Locales	(21,891.58)	(21.21%)	103,233.35	104,076.01	99,232.56	99,890.60	95,329.45	96,526.89	97,250.65	90,562.19	77,185.55	80,903.45	73,850.77	78,733.13	81,341.77
Extranjero	7,523.77	12.91%	58,264.97	61,060.41	60,140.35	65,127.43	68,240.93	72,721.47	69,895.19	63,625.45	65,622.63	64,305.34	66,626.10	64,163.80	65,788.74
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>	(670.24)	(3.52%)	19,041.53	17,117.45	18,275.67	18,022.29	18,647.40	19,182.70	20,669.94	22,601.68	22,516.24	30,668.72	24,742.35	17,062.10	18,371.29
Locales	2,350.88	15.34%	15,327.36	13,509.02	14,025.71	13,612.63	14,552.79	14,880.52	14,163.02	15,958.77	15,995.69	21,677.23	16,073.52	16,584.26	17,678.24
Extranjero	(3,021.11)	(81.34%)	3,714.16	3,608.42	4,249.96	4,409.66	4,094.61	4,302.18	6,506.92	6,642.90	6,520.55	8,991.49	8,668.83	477.85	693.05
<b>TOTAL DE ACTIVOS</b>	(12,000.40)	(1.87%)	641,684.49	632,751.65	632,147.94	644,421.87	629,268.84	602,528.94	599,454.08	590,362.15	587,473.95	598,804.90	616,931.91	606,061.58	629,684.09
<b>DEPOSITOS</b>	5,936.50	1.11%	536,453.69	528,317.00	525,615.25	537,130.45	526,158.51	526,804.91	514,090.47	506,937.64	503,941.84	514,823.85	522,351.42	516,155.52	542,390.20
Locales	(5,369.02)	(1.16%)	462,712.09	456,938.49	441,708.82	448,864.23	444,865.37	445,812.05	434,558.99	431,085.07	427,152.64	449,592.52	449,265.65	441,522.46	457,343.07

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			2016 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	(4,366.93)	(0.98%)	445,708.05	438,033.89	425,804.07	432,959.04	429,959.80	429,906.09	420,658.99	421,085.07	415,152.64	432,592.52	431,265.15	424,521.31	441,341.12
A la Vista	(16,685.24)	(9.95%)	167,637.08	150,151.36	141,421.77	143,412.42	140,994.34	140,124.88	135,144.46	128,995.37	116,794.89	140,614.81	126,512.07	127,148.42	150,951.84
A Plazo	5,141.74	3.59%	143,136.94	147,873.77	147,106.64	150,439.07	149,392.03	148,975.24	149,230.49	152,543.63	152,168.61	152,774.36	152,971.84	152,126.11	148,278.68
De Ahorros	7,176.56	5.32%	134,934.03	140,008.76	137,275.66	139,107.55	139,573.43	140,805.97	136,284.04	139,546.07	146,189.14	139,203.35	151,781.24	145,246.78	142,110.60
De Bancos	(1,002.09)	(5.89%)	17,004.04	18,904.61	15,904.75	15,905.19	14,905.57	15,905.96	13,900.00	10,000.00	12,000.00	17,000.00	18,000.50	17,001.14	16,001.95
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	(1,002.09)	(5.89%)	17,004.04	18,904.61	15,904.75	15,905.19	14,905.57	15,905.96	13,900.00	10,000.00	12,000.00	17,000.00	18,000.50	17,001.14	16,001.95
Extranjero	11,305.52	15.33%	73,741.61	71,378.50	83,906.44	88,266.22	81,293.14	80,992.85	79,531.48	75,852.57	76,789.19	65,231.33	73,085.77	74,633.06	85,047.13
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	13,730.52	19.25%	71,316.61	68,953.50	81,481.44	85,841.22	78,868.14	78,567.85	77,956.16	75,852.57	76,789.19	65,231.33	73,085.77	74,633.06	85,047.13
A la Vista	2,480.13	29.33%	8,456.14	8,103.78	10,061.73	8,223.95	7,887.65	14,065.32	11,149.00	11,549.26	9,819.66	7,713.85	12,223.42	11,800.02	10,936.27
A Plazo	5,352.04	14.45%	37,030.97	36,646.27	42,334.27	46,909.05	45,753.12	39,447.12	40,692.12	40,582.17	40,302.17	33,385.24	33,525.24	38,146.24	42,383.01
De Ahorros	5,898.35	22.84%	25,829.50	24,203.46	29,085.43	30,708.22	25,227.37	25,055.42	26,115.05	23,721.14	26,667.36	24,132.24	27,337.11	24,686.81	31,727.85
De Bancos	(2,425.00)	(100.00%)	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	1,575.32	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	(2,425.00)	(100.00%)	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	2,425.00	1,575.32	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(21,578.00)	(76.90%)	28,060.00	28,060.00	28,060.00	27,060.00	27,060.00	0.00	0.00	0.00	0.00	2,000.00	6,782.00	6,982.00	6,482.00
Locales	(1,318.00)	(20.92%)	6,300.00	6,300.00	6,300.00	6,300.00	6,300.00	0.00	0.00	0.00	0.00	0.00	4,782.00	4,982.00	4,982.00
Extranjero	(20,260.00)	(93.11%)	21,760.00	21,760.00	21,760.00	20,760.00	20,760.00	0.00	0.00	0.00	0.00	2,000.00	2,000.00	2,000.00	1,500.00
OTROS PASIVOS	(2,224.71)	(27.35%)	8,134.94	7,044.64	9,122.72	11,006.20	7,641.49	7,438.64	10,147.85	7,828.64	7,712.94	6,359.81	13,028.88	8,157.87	5,910.22
Locales	(1,987.27)	(25.87%)	7,680.31	6,552.79	8,472.47	10,311.08	6,828.94	6,949.89	9,963.92	7,572.12	7,092.82	5,576.42	12,868.28	7,947.46	5,693.04
Extranjero	(237.45)	(52.23%)	454.63	491.85	650.25	695.12	812.55	488.74	183.92	256.52	620.12	783.39	160.60	210.42	217.18
PATRIMONIO	5,865.81	8.50%	69,035.86	69,330.01	69,349.96	69,225.22	68,408.84	68,285.40	75,215.77	75,595.87	75,819.17	75,621.24	74,769.61	74,766.18	74,901.67
Capital	0.00	0.00%	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	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	(117.45)	(1.98%)	5,918.26	6,031.01	6,797.91	6,853.48	7,014.60	7,335.54	5,868.45	5,899.78	5,892.08	5,756.03	5,708.05	5,760.00	5,800.81
Provisiones Dinámicas	1,215.97	29.55%	4,114.72	4,114.72	4,114.72	4,114.72	4,114.72	4,114.72	5,330.70	5,330.70	5,330.70	5,330.70	5,330.70	5,330.70	5,330.70
Otras Reservas	(1,333.42)	(73.93%)	1,803.53	1,916.28	2,683.19	2,738.76	2,899.88	3,220.81	537.75	569.08	561.39	425.33	377.35	429.30	470.11

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	4,594.88	127.60%	3,601.14	3,502.69	2,735.79	2,680.22	1,971.90	1,650.96	3,118.05	9,119.90	9,127.59	9,124.00	8,288.79	8,236.84	8,196.02
Utilidad de Periodo	866.76	(461.19%)	(187.94)	(164.49)	(366.82)	(463.61)	(646.20)	(874.02)	6,070.01	331.84	531.13	616.56	607.18	525.04	678.82
Ganancia o Perdida en Valores Disponible para la Venta	521.62	(176.47%)	(295.59)	(39.20)	183.08	155.13	68.54	172.92	159.26	244.36	268.37	124.65	165.60	244.31	226.03
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>(12,000.40)</b>	<b>(1.87%)</b>	<b>641,684.49</b>	<b>632,751.65</b>	<b>632,147.94</b>	<b>644,421.87</b>	<b>629,268.84</b>	<b>602,528.94</b>	<b>599,454.08</b>	<b>590,362.15</b>	<b>587,473.95</b>	<b>598,804.90</b>	<b>616,931.91</b>	<b>606,061.58</b>	<b>629,684.09</b>