

BANCO PRIVAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	6,041.25	12.48%	48,394.88	52,532.01	54,791.13	71,391.26	73,446.56	73,809.56	53,692.98	67,057.41	62,013.46	78,054.45	35,140.44	55,376.94	54,436.12
Depositos Locales en Bancos	12,180.79	73.52%	16,567.68	12,455.60	19,341.71	24,960.13	26,798.16	19,515.57	24,283.47	22,360.19	35,841.33	46,268.22	18,868.35	14,963.79	28,748.47
A la Vista	12,180.79	89.78%	13,567.68	9,455.60	15,341.71	18,960.13	21,798.16	15,515.57	16,783.47	15,860.19	30,341.33	39,766.74	12,359.78	10,963.79	25,748.47
A Plazo	0.00	0.00%	3,000.00	3,000.00	4,000.00	6,000.00	5,000.00	4,000.00	7,500.00	6,500.00	5,500.00	6,501.49	6,508.57	4,000.00	3,000.00
Depositos Extranjeros en Bancos	(6,037.93)	(19.33%)	31,235.99	39,555.29	34,834.99	45,871.41	46,019.70	53,697.19	28,903.55	44,139.91	25,625.74	31,263.76	15,806.97	39,869.17	25,198.05
A la Vista	(6,037.93)	(19.33%)	31,235.99	39,555.29	34,834.99	45,871.41	46,019.70	53,697.19	28,903.55	44,139.91	25,625.74	31,263.76	15,806.97	39,869.17	25,198.05
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	(1.84)	(46.63%)	3.96	6.78	4.84	6.04	5.73	5.42	7.07	7.77	7.16	4.29	2.85	3.06	2.11
Locales	(1.84)	(46.63%)	3.96	6.78	4.84	6.04	5.73	5.42	7.07	7.77	7.16	4.29	2.85	3.06	2.11
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	(103.45)	(17.38%)	595.16	527.89	619.27	565.75	634.43	602.23	513.03	565.09	553.55	526.75	467.97	547.03	491.71
CARTERA CREDITICIA	(56,755.43)	(18.26%)	310,770.64	313,423.84	316,038.57	307,857.92	309,061.40	289,430.14	287,343.51	279,115.62	247,531.60	251,120.14	259,796.79	250,346.01	254,015.21
Locales	(40,760.30)	(18.95%)	215,113.79	225,103.68	227,960.85	224,024.47	224,909.46	212,279.97	213,289.34	211,716.01	180,615.11	186,138.52	185,988.81	186,118.22	174,353.49
Extranjero	(17,295.25)	(17.63%)	98,080.44	91,191.53	91,206.18	87,621.96	88,272.32	81,551.84	78,508.09	71,794.12	71,014.00	69,129.47	78,015.48	65,234.68	80,785.19
Menos Provisiones	(1,300.12)	(53.64%)	2,423.59	2,871.37	3,128.46	3,788.51	4,120.37	4,401.67	4,453.93	4,394.51	4,097.51	4,147.85	4,207.50	1,006.89	1,123.47
Locales	(1,300.12)	(53.64%)	2,423.59	2,871.37	3,128.46	3,788.51	4,120.37	4,401.67	4,453.93	4,394.51	4,097.51	4,147.85	4,207.50	1,006.89	1,123.47
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	19,514.55	7.93%	246,047.71	251,686.12	241,563.64	240,727.58	250,430.08	239,460.61	263,206.71	278,469.12	298,060.77	266,230.45	267,266.21	276,432.65	265,562.26
Locales	(2,273.40)	(2.15%)	105,920.46	107,819.05	101,172.64	100,035.45	99,617.15	99,412.37	100,573.23	100,142.57	99,895.60	99,255.34	100,312.10	99,907.62	103,647.06
Extranjero	21,787.95	15.55%	140,127.25	143,867.07	140,391.00	140,692.14	150,812.92	140,048.23	162,633.47	178,326.56	198,165.17	166,975.11	166,954.11	176,525.03	161,915.20
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	11,767.25	22.44%	52,437.32	48,451.74	48,108.42	50,358.30	53,847.30	55,534.01	57,139.90	58,893.57	58,760.88	60,634.87	61,820.13	66,336.67	64,204.57
Locales	11,773.89	23.17%	50,822.49	46,915.25	46,627.44	48,808.50	52,034.35	53,798.48	55,594.04	57,451.57	57,537.23	59,190.37	60,474.73	65,002.10	62,596.37
Extranjero	(6.63)	(0.41%)	1,614.83	1,536.48	1,480.98	1,549.80	1,812.96	1,735.53	1,545.86	1,442.00	1,223.64	1,444.50	1,345.40	1,334.57	1,608.20
TOTAL DE ACTIVOS	(19,432.38)	(2.95%)	657,650.55	666,093.70	660,501.76	670,335.06	686,785.34	658,234.32	661,383.10	683,535.73	666,366.71	656,039.92	624,023.57	648,492.27	638,218.17
DEPOSITOS	(43,935.24)	(8.15%)	539,276.43	528,416.42	521,863.84	531,305.37	554,158.42	540,272.57	525,522.72	542,450.50	522,803.15	512,203.16	469,276.47	498,577.88	495,341.19
Locales	(40,632.00)	(8.95%)	453,946.48	442,003.64	437,422.47	448,654.76	469,508.18	451,683.64	445,585.39	459,903.45	442,246.26	428,701.57	384,052.63	410,701.93	413,314.47

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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	(36,980.27)	(8.48%)	435,861.14	424,910.20	421,313.14	432,525.55	418,576.23	427,238.00	424,252.92	435,003.51	412,152.15	396,570.80	371,829.05	398,480.46	398,880.87
A la Vista	(30,390.52)	(22.51%)	135,010.94	128,347.96	125,073.27	142,122.16	139,560.70	123,508.34	120,664.54	98,810.51	105,407.61	103,818.18	86,445.36	104,159.74	104,620.42
A Plazo	20,283.94	10.27%	197,505.81	202,679.33	205,181.17	208,506.66	195,728.73	213,979.82	215,195.27	229,464.31	215,237.50	223,893.41	218,127.27	215,484.06	217,789.75
De Ahorros	(26,873.69)	(26.00%)	103,344.38	93,882.91	91,058.70	81,896.72	83,286.80	89,749.84	88,393.11	106,728.69	91,507.04	68,859.22	67,256.41	78,836.66	76,470.69
De Bancos	(3,651.73)	(20.19%)	18,085.33	17,093.44	16,109.33	16,129.21	50,931.96	24,445.64	21,332.47	24,899.94	30,094.11	32,130.76	12,223.58	12,221.47	14,433.61
A la Vista	2,273.91	0.00%	0.00	0.00	0.00	0.00	15,283.37	4,793.25	3,660.05	7,215.50	12,391.58	19,913.17	2,086.85	5,068.78	2,273.91
A Plazo	(5,925.64)	(32.76%)	18,085.33	17,093.44	16,109.33	16,129.21	35,648.59	19,652.39	17,672.42	17,684.44	17,702.53	12,217.59	10,136.73	7,152.70	12,159.70
Extranjero	(3,303.24)	(3.87%)	85,329.96	86,412.78	84,441.37	82,650.61	84,650.23	88,588.93	79,937.33	82,547.05	80,556.89	83,501.60	85,223.85	87,875.94	82,026.72
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	(4,558.20)	(5.60%)	81,329.96	85,212.78	83,241.37	79,450.61	78,120.31	82,860.13	78,290.78	80,392.90	78,221.97	80,181.76	80,213.17	84,220.25	76,771.76
A la Vista	(9,237.09)	(34.13%)	27,063.78	29,044.50	26,875.12	22,933.56	18,194.30	18,132.43	19,637.69	18,967.19	21,040.99	16,720.38	20,061.03	20,449.27	17,826.69
A Plazo	2,367.63	7.14%	33,149.90	32,908.57	26,979.57	35,076.87	38,265.87	40,839.37	35,674.87	35,320.87	35,046.21	37,266.91	35,112.79	36,493.87	35,517.53
De Ahorros	2,311.26	10.95%	21,116.28	23,259.72	29,386.69	21,440.18	21,660.14	23,888.33	22,978.22	26,104.85	22,134.77	26,194.47	25,039.34	27,277.11	23,427.54
De Bancos	1,254.96	31.37%	4,000.00	1,200.00	1,200.00	3,200.00	6,529.92	5,728.80	1,646.54	2,154.15	2,334.92	3,319.83	5,010.68	3,655.69	5,254.96
A la Vista	3,654.96	0.00%	0.00	0.00	0.00	0.00	1,329.92	2,028.80	446.54	954.15	1,134.92	2,119.83	3,810.68	2,055.69	3,654.96
A Plazo	(2,400.00)	(60.00%)	4,000.00	1,200.00	1,200.00	3,200.00	5,200.00	3,700.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,600.00	1,600.00
OBLIGACIONES	40,037.72	119.44%	33,520.90	58,594.90	60,657.90	62,512.90	56,498.04	41,678.04	58,656.60	63,864.52	67,015.68	72,241.68	85,708.25	81,935.39	73,558.62
Locales	37,371.06	111.49%	33,520.90	33,594.90	31,907.90	35,012.90	35,248.04	41,678.04	58,656.60	63,864.52	67,015.68	72,241.68	76,298.12	74,623.99	70,891.96
Extranjero	2,666.67	0.00%	0.00	25,000.00	28,750.00	27,500.00	21,250.00	0.00	0.00	0.00	0.00	0.00	9,410.13	7,311.41	2,666.67
OTROS PASIVOS	(9,686.72)	(44.62%)	21,711.01	15,342.77	14,656.46	14,273.06	14,341.59	15,381.47	15,035.73	15,154.79	15,943.69	12,705.01	11,798.94	10,701.20	12,024.29
Locales	(9,704.92)	(44.86%)	21,634.81	15,183.91	14,545.53	14,105.78	14,187.98	15,277.90	14,964.37	15,080.20	15,859.85	12,617.25	11,708.14	10,591.40	11,929.89
Extranjero	18.20	23.89%	76.20	158.86	110.93	167.28	153.61	103.57	71.36	74.59	83.84	87.76	90.80	109.80	94.40
PATRIMONIO	(5,848.14)	(9.26%)	63,142.21	63,739.61	63,323.55	62,243.73	61,787.29	60,902.23	62,168.04	62,065.92	60,604.18	58,890.06	57,239.90	57,277.80	57,294.06
Capital	0.00	0.00%	55,940.00	55,940.00	55,940.00	55,940.00	55,940.00	55,940.00	55,940.00	55,940.00	55,940.00	55,940.00	55,940.00	55,940.00	55,940.00
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	(547.82)	(8.01%)	6,835.51	6,791.68	7,368.47	6,774.12	6,717.96	7,258.01	6,674.13	6,072.37	6,442.49	6,339.87	6,389.54	6,696.88	6,287.69
Provisiones Dinámicas	0.00	0.00%	3,013.29	3,013.29	3,013.29	3,013.29	3,013.29	3,013.29	3,013.29	3,013.29	3,013.29	3,013.29	3,013.29	3,013.29	3,013.29
Otras Reservas	(547.82)	(14.33%)	3,822.22	3,778.39	4,355.18	3,760.83	3,704.67	4,244.72	3,660.84	3,059.08	3,429.20	3,326.58	3,376.24	3,683.59	3,274.40

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	2,534.34	(81.70%)	(3,102.19)	(6,208.36)	(6,785.15)	(6,190.80)	(9,284.64)	(9,824.69)	(9,240.81)	4,051.31	3,681.19	2,529.97	(669.69)	(977.04)	(567.85)
Utilidad de Periodo	(9,122.89)	(86.31%)	10,570.32	13,452.98	13,879.86	12,792.92	15,473.00	14,640.95	15,840.36	2,581.34	1,344.47	1,697.90	3,389.40	2,572.59	1,447.43
Ganancia o Perdida en Valores Disponibles para la Venta	1,288.22	(18.14%)	(7,101.44)	(6,236.70)	(7,079.63)	(7,072.51)	(7,059.03)	(7,112.04)	(7,045.65)	(6,579.10)	(6,803.97)	(7,617.68)	(7,809.35)	(6,954.63)	(5,813.21)
PASIVO Y PATRIMONIO	(19,432.38)	(2.95%)	657,650.55	666,093.70	660,501.76	670,335.06	686,785.34	658,234.32	661,383.10	683,535.73	666,366.71	656,039.92	624,023.57	648,492.27	638,218.17