

BANCO DAVIVIENDA (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

| | 2010 | 2011 | | | | 2012 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 496,328.85 | 529,480.74 | 632,585.45 | 600,422.56 | 656,132.49 | 789,945.48 | 879,561.97 | 890,439.25 | 906,459.16 |
| ACTIVOS LIQUIDOS | 33,028.21 | 37,596.14 | 97,583.83 | 56,416.89 | 72,711.50 | 93,577.68 | 125,610.00 | 97,446.79 | 94,878.98 |
| TOTAL DE PRESTAMOS | 244,940.11 | 248,968.59 | 301,824.10 | 341,465.22 | 418,098.59 | 485,244.82 | 488,162.80 | 562,850.10 | 647,965.76 |
| LOCALES | 165,063.82 | 176,485.04 | 167,443.58 | 192,118.15 | 205,422.11 | 192,104.52 | 219,405.32 | 270,094.36 | 268,570.80 |
| EXTRANJEROS | 79,876.30 | 72,483.55 | 134,380.52 | 149,347.07 | 212,676.48 | 293,140.30 | 268,757.48 | 292,755.75 | 379,394.96 |
| TOTAL DE INVERSIONES | 164,118.75 | 185,767.91 | 216,753.30 | 181,759.74 | 153,000.39 | 176,204.68 | 224,865.97 | 185,431.90 | 149,248.90 |
| TOTAL DE DEPOSITOS | 422,213.05 | 451,067.43 | 533,419.91 | 481,994.37 | 536,183.63 | 659,665.97 | 734,941.40 | 735,679.32 | 707,281.96 |
| LOCALES | 134,731.07 | 155,614.09 | 206,116.93 | 181,410.87 | 217,986.62 | 195,778.72 | 226,815.12 | 224,462.63 | 229,808.82 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 56.74 | 59.21 | 9.90 | 0.00 |
| DEPOSITOS DE PARTICULARES | 130,568.63 | 141,399.87 | 200,661.95 | 177,467.93 | 209,037.04 | 191,770.67 | 226,598.96 | 224,303.84 | 229,653.73 |
| DEPOSITOS DE BANCOS | 4,162.44 | 14,214.22 | 5,454.98 | 3,942.94 | 8,949.58 | 3,951.31 | 156.94 | 148.89 | 155.08 |
| EXTRANJEROS | 287,481.98 | 295,453.35 | 327,302.98 | 300,583.50 | 318,197.01 | 463,887.25 | 508,126.28 | 511,216.69 | 477,473.14 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 276,093.13 | 278,361.86 | 316,250.64 | 289,563.75 | 288,294.43 | 463,134.10 | 490,560.68 | 502,000.34 | 463,333.12 |
| DEPOSITOS DE BANCOS | 11,388.84 | 17,091.48 | 11,052.34 | 11,019.74 | 29,902.57 | 753.15 | 17,565.60 | 9,216.34 | 14,140.02 |
| PATRIMONIO TOTAL | 63,670.59 | 67,950.70 | 88,633.14 | 85,270.39 | 91,939.40 | 98,645.10 | 101,700.51 | 108,660.89 | 112,948.93 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 487,988.89 | 515,720.03 | 561,554.60 | 560,921.81 | 576,230.67 | 659,713.11 | 756,073.71 | 745,430.90 | 781,295.82 |
| ACTIVOS GENERADORES DE INGRESOS | 376,367.61 | 408,987.60 | 464,189.75 | 465,694.38 | 490,078.92 | 548,093.01 | 615,803.08 | 635,753.48 | 684,156.82 |
| TOTAL DE PRESTAMOS | 213,208.56 | 222,958.94 | 262,328.95 | 288,318.72 | 331,519.35 | 367,106.71 | 394,993.45 | 452,157.66 | 533,032.18 |
| TOTAL DE INVERSIONES | 163,159.05 | 186,028.66 | 201,860.81 | 177,375.66 | 158,559.57 | 180,986.30 | 220,809.64 | 183,595.82 | 151,124.64 |
| PATRIMONIO TOTAL | 58,210.05 | 64,056.93 | 73,436.62 | 74,837.91 | 77,804.99 | 83,297.90 | 95,166.82 | 96,965.64 | 102,444.16 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 23,428.04 | 5,610.92 | 12,010.66 | 18,749.64 | 25,814.27 | 7,629.01 | 16,273.32 | 25,134.40 | 34,284.37 |
| EGRESOS DE OPERACIONES | 11,042.60 | 2,716.81 | 5,607.39 | 8,732.88 | 11,849.90 | 3,842.77 | 8,349.51 | 12,729.17 | 14,402.21 |
| INGRESO NETO DE INTERESES | 12,385.43 | 2,894.11 | 6,403.28 | 10,016.76 | 13,964.37 | 3,786.24 | 7,923.81 | 12,405.23 | 19,882.16 |

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| OTROS INGRESOS | 10,600.71 | 1,019.16 | 2,165.70 | 3,439.49 | 5,637.63 | 4,124.77 | 5,407.38 | 8,231.23 | 10,342.91 |
| INGRESO DE OPERACIONES | 22,986.14 | 3,913.27 | 8,568.97 | 13,456.25 | 19,602.00 | 7,911.01 | 13,331.19 | 20,636.46 | 30,225.07 |
| EGRESOS GENERALES | 8,205.84 | 1,783.72 | 3,666.12 | 5,443.05 | 7,991.71 | 2,562.58 | 4,461.72 | 7,047.90 | 11,103.84 |
| UTILIDAD ANTES DE PROVISIONES | 14,780.30 | 2,129.56 | 4,902.86 | 8,013.20 | 11,610.29 | 5,348.43 | 8,869.48 | 13,588.56 | 19,121.23 |
| UTILIDAD DEL PERIODO | 14,008.47 | 2,129.56 | 4,902.86 | 8,013.20 | 11,226.43 | 4,733.47 | 8,181.53 | 12,099.71 | 16,986.05 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 175.87 | 52.46 | 50.16 | 95.84 | 234.19 | 263.74 | 201.71 | 194.17 | 171.87 |
| TOTAL PROVISIONES PARA PRESTAMOS | 2,479.59 | 2,542.09 | 2,585.58 | 2,617.00 | 3,306.73 | 3,988.70 | 4,025.87 | 4,826.78 | 5,615.14 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.07 | 0.02 | 0.02 | 0.03 | 0.06 | 0.05 | 0.04 | 0.03 | 0.03 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 1,409.88 | 4,845.81 | 5,154.27 | 2,730.58 | 1,411.98 | 1,512.33 | 1,995.88 | 2,485.85 | 3,267.05 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.01 | 1.02 | 0.86 | 0.77 | 0.79 | 0.82 | 0.82 | 0.86 | 0.87 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 12.83 | 12.83 | 14.01 | 14.20 | 14.01 | 12.49 | 11.56 | 12.20 | 12.46 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 15.57 | 15.63 | 17.09 | 16.30 | 16.10 | 14.91 | 14.26 | 14.52 | 14.17 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 25.99 | 27.29 | 29.37 | 24.97 | 21.99 | 20.33 | 20.83 | 19.31 | 17.43 |
| INDICE DE ADECUACION DE CAPITAL | 16.41 | 15.62 | 16.67 | 17.58 | 17.25 | 15.65 | 16.37 | 15.74 | 15.96 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 7.82 | 8.33 | 18.29 | 11.70 | 13.56 | 14.19 | 17.09 | 13.25 | 13.41 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 6.65 | 7.10 | 15.43 | 9.40 | 11.08 | 11.85 | 14.28 | 10.94 | 10.47 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 46.69 | 49.52 | 58.93 | 49.41 | 42.10 | 40.90 | 47.69 | 38.45 | 34.52 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.72 | 2.08 | 2.11 | 2.29 | 2.29 | 3.45 | 2.66 | 2.54 | 2.48 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 2.87 | 1.65 | 1.75 | 1.90 | 1.95 | 2.87 | 2.16 | 2.16 | 2.17 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 24.07 | 13.30 | 13.35 | 14.28 | 14.43 | 22.73 | 17.19 | 16.64 | 16.58 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.22 | 5.49 | 5.17 | 5.37 | 5.27 | 5.57 | 5.29 | 5.27 | 5.01 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.93 | 2.66 | 2.42 | 2.50 | 2.42 | 2.80 | 2.71 | 2.67 | 2.11 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 3.29 | 2.83 | 2.76 | 2.87 | 2.85 | 2.76 | 2.57 | 2.60 | 2.91 |

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| ZONA LIBRE | 4.81 | 4.78 | 4.77 | 4.86 | 4.75 | 4.70 | 4.68 | 4.56 | 4.60 |
| RESTO DEL PAIS | 6.16 | 6.19 | 5.71 | 5.82 | 5.27 | 5.18 | 5.27 | 5.52 | 5.08 |
| AL POR MENOR | 7.50 | 7.50 | 7.50 | 7.50 | 7.50 | 7.50 | 7.00 | 7.00 | 7.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 6.18 | 5.22 | 5.22 | 4.80 | 7.34 | 7.34 | 5.69 | 5.69 | 5.61 |
| PRESTAMO PERSONAL AUTO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMO PERSONAL | 7.81 | 7.77 | 7.70 | 7.48 | 7.43 | 6.09 | 6.74 | 6.73 | 6.65 |
| TARJETA DE CREDITO | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 2.82 | 2.75 | 2.97 | 2.98 | 2.90 | 3.00 | 3.28 | 3.29 | 3.30 |
| PERSONA JURIDICA | 3.07 | 3.05 | 2.98 | 2.87 | 2.81 | 2.76 | 3.05 | 2.98 | 2.85 |