

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	656,132.49	789,945.48	879,561.97	890,439.25	906,459.16	948,027.86	1,281,534.26	0.00	0.00
ACTIVOS LIQUIDOS	72,711.50	93,577.68	125,610.00	97,446.79	94,878.98	61,982.77	329,857.39	0.00	0.00
TOTAL DE PRESTAMOS	418,098.59	485,244.82	488,162.80	562,850.10	647,965.76	671,903.69	707,542.61	0.00	0.00
LOCALES	205,422.11	192,104.52	219,405.32	270,094.36	268,570.80	277,585.44	298,951.41	0.00	0.00
EXTRANJEROS	212,676.48	293,140.30	268,757.48	292,755.75	379,394.96	394,318.26	408,591.20	0.00	0.00
TOTAL DE INVERSIONES	153,000.39	176,204.68	224,865.97	185,431.90	149,248.90	198,056.80	227,700.81	0.00	0.00
TOTAL DE DEPOSITOS	536,183.63	659,665.97	734,941.40	735,679.32	707,281.96	739,849.75	1,113,163.60	0.00	0.00
LOCALES	217,986.62	195,778.72	226,815.12	224,462.63	229,808.82	244,218.17	255,598.24	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	56.74	59.21	9.90	0.00	1.22	27.22	0.00	0.00
DEPOSITOS DE PARTICULARES	209,037.04	191,770.67	226,598.96	224,303.84	229,653.73	244,069.56	255,406.16	0.00	0.00
DEPOSITOS DE BANCOS	8,949.58	3,951.31	156.94	148.89	155.08	147.39	164.86	0.00	0.00
EXTRANJEROS	318,197.01	463,887.25	508,126.28	511,216.69	477,473.14	495,631.59	857,565.35	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	288,294.43	463,134.10	490,560.68	502,000.34	463,333.12	459,282.72	737,317.21	0.00	0.00
DEPOSITOS DE BANCOS	29,902.57	753.15	17,565.60	9,216.34	14,140.02	36,348.87	120,248.15	0.00	0.00
PATRIMONIO TOTAL	91,939.40	98,645.10	101,700.51	108,660.89	112,948.93	115,143.44	114,244.89	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	576,230.67	659,713.11	756,073.71	745,430.90	781,295.82	868,986.67	1,080,548.11	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	490,078.92	548,093.01	615,803.08	635,753.48	684,156.82	765,705.00	824,136.10	0.00	0.00
TOTAL DE PRESTAMOS	331,519.35	367,106.71	394,993.45	452,157.66	533,032.18	578,574.26	597,852.70	0.00	0.00
TOTAL DE INVERSIONES	158,559.57	180,986.30	220,809.64	183,595.82	151,124.64	187,130.74	226,283.39	0.00	0.00
PATRIMONIO TOTAL	77,804.99	83,297.90	95,166.82	96,965.64	102,444.16	106,894.27	107,972.70	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	25,814.27	7,629.01	16,273.32	25,134.40	34,284.37	9,553.58	20,334.89	0.00	0.00
EGRESOS DE OPERACIONES	11,849.90	3,842.77	8,349.51	12,729.17	14,402.21	4,856.12	10,266.09	0.00	0.00
INGRESO NETO DE INTERESES	13,964.37	3,786.24	7,923.81	12,405.23	19,882.16	4,697.46	10,068.80	0.00	0.00

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OTROS INGRESOS	5,637.63	4,124.77	5,407.38	8,231.23	10,342.91	2,282.14	8,276.51	0.00	0.00
INGRESO DE OPERACIONES	19,602.00	7,911.01	13,331.19	20,636.46	30,225.07	6,979.60	18,345.30	0.00	0.00
EGRESOS GENERALES	7,991.71	2,562.58	4,461.72	7,047.90	11,103.84	2,568.41	7,155.05	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	11,610.29	5,348.43	8,869.48	13,588.56	19,121.23	4,411.19	11,190.25	0.00	0.00
UTILIDAD DEL PERIODO	11,226.43	4,733.47	8,181.53	12,099.71	16,986.05	4,140.16	10,969.16	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	234.19	263.74	201.71	194.17	171.87	233.65	534.65	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,306.73	3,988.70	4,025.87	4,826.78	5,615.14	5,886.17	5,902.42	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.06	0.05	0.04	0.03	0.03	0.03	0.08	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	1,411.98	1,512.33	1,995.88	2,485.85	3,267.05	2,519.28	1,103.98	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.79	0.82	0.82	0.86	0.87	0.88	0.83	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.01	12.49	11.56	12.20	12.46	12.15	8.91	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.10	14.91	14.26	14.52	14.17	13.24	12.22	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	21.99	20.33	20.83	19.31	17.43	17.14	16.15	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	17.25	15.65	16.37	15.74	15.96	18.76	14.38	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	13.56	14.19	17.09	13.25	13.41	8.38	29.63	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.08	11.85	14.28	10.94	10.47	6.54	25.74	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.10	40.90	47.69	38.45	34.52	35.15	50.09	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.29	3.45	2.66	2.54	2.48	2.16	2.66	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.95	2.87	2.16	2.16	2.17	1.91	2.03	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.43	22.73	17.19	16.64	16.58	15.49	20.32	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.27	5.57	5.29	5.27	5.01	4.99	4.93	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.42	2.80	2.71	2.67	2.11	2.54	2.49	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.85	2.76	2.57	2.60	2.91	2.45	2.44	0.00	0.00

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ZONA LIBRE	4.75	4.70	4.68	4.56	4.60	4.60	4.77	0.00	0.00
RESTO DEL PAIS	5.27	5.18	5.27	5.52	5.08	5.11	5.09	0.00	0.00
AL POR MENOR	7.50	7.50	7.00	7.00	7.00	7.00	6.50	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	7.34	7.34	5.69	5.69	5.61	5.54	5.49	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	7.43	6.09	6.74	6.73	6.65	6.66	6.49	0.00	0.00
TARJETA DE CREDITO	16.00	16.00	16.00	16.00	16.00	16.00	16.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.90	3.00	3.28	3.29	3.30	3.38	3.31	0.00	0.00
PERSONA JURIDICA	2.81	2.76	3.05	2.98	2.85	2.66	2.79	0.00	0.00