

**BANCO DAVIVIENDA (PANAMÁ), S.A.**  
**ESTADÍSTICAS FINANCIERAS**  
**A SEPTIEMBRE 2014**  
**( En Miles de Balboas )**

|                                       | 2012         | 2013       |              |              |              | 2014         |              |              |           |
|---------------------------------------|--------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|
|                                       | Diciembre    | Marzo      | Junio        | Septiembre   | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre |
| <b>BALANCE DE SITUACION</b>           |              |            |              |              |              |              |              |              |           |
| TOTAL DE ACTIVOS                      | 906,459.16   | 948,027.86 | 1,281,077.57 | 1,152,032.89 | 1,192,035.06 | 1,200,689.84 | 1,321,433.43 | 1,291,133.95 | 0.00      |
| ACTIVOS LIQUIDOS                      | 94,878.98    | 61,982.77  | 329,857.39   | 195,166.48   | 203,186.56   | 174,622.64   | 250,300.59   | 186,486.23   | 0.00      |
| TOTAL DE PRESTAMOS                    | 647,965.76   | 671,903.69 | 707,542.61   | 707,250.22   | 707,067.59   | 726,905.73   | 829,199.97   | 848,844.31   | 0.00      |
| LOCALES                               | 268,570.80   | 277,585.44 | 298,951.41   | 299,476.76   | 284,950.23   | 310,834.11   | 357,615.24   | 374,902.47   | 0.00      |
| EXTRANJEROS                           | 379,394.96   | 394,318.26 | 408,591.20   | 407,773.45   | 422,117.35   | 416,071.62   | 471,584.73   | 473,941.84   | 0.00      |
| TOTAL DE INVERSIONES                  | 149,248.90   | 198,056.80 | 227,700.81   | 232,526.00   | 264,768.16   | 272,641.15   | 215,953.96   | 226,608.80   | 0.00      |
| TOTAL DE DEPOSITOS                    | 707,281.96   | 739,849.75 | 1,113,163.60 | 990,283.01   | 1,055,707.80 | 1,058,261.42 | 1,171,374.17 | 1,133,044.78 | 0.00      |
| LOCALES                               | 229,808.82   | 244,218.17 | 255,598.24   | 257,093.55   | 281,793.19   | 320,348.17   | 256,531.83   | 273,677.72   | 0.00      |
| DEPOSITOS DE OFICIALES                | 0.00         | 1.22       | 27.22        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00      |
| DEPOSITOS DE PARTICULARES             | 229,653.73   | 244,069.56 | 255,406.16   | 256,927.61   | 281,634.61   | 320,198.19   | 256,385.65   | 273,540.40   | 0.00      |
| DEPOSITOS DE BANCOS                   | 155.08       | 147.39     | 164.86       | 165.94       | 158.59       | 149.98       | 146.18       | 137.32       | 0.00      |
| EXTRANJEROS                           | 477,473.14   | 495,631.59 | 857,565.35   | 733,189.47   | 773,914.61   | 737,913.25   | 914,842.34   | 859,367.07   | 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             | 463,333.12   | 459,282.72 | 737,317.21   | 633,964.27   | 692,998.56   | 652,071.63   | 832,770.12   | 781,377.53   | 0.00      |
| DEPOSITOS DE BANCOS                   | 14,140.02    | 36,348.87  | 120,248.15   | 99,225.19    | 80,916.04    | 85,841.62    | 82,072.22    | 77,989.54    | 0.00      |
| PATRIMONIO TOTAL                      | 112,948.93   | 115,143.44 | 114,244.89   | 116,597.24   | 121,331.96   | 126,700.30   | 132,668.80   | 139,873.84   | 0.00      |
| <b>PROMEDIO (12 MESES)</b>            |              |            |              |              |              |              |              |              |           |
| TOTAL DE ACTIVOS                      | 1,109,362.07 | 868,986.67 | 1,080,319.77 | 1,021,236.07 | 1,049,247.11 | 1,074,358.85 | 1,301,255.50 | 1,221,583.42 | 0.00      |
| ACTIVOS GENERADORES DE INGRESOS       | 969,706.31   | 765,705.00 | 824,136.10   | 844,029.11   | 884,525.20   | 934,753.68   | 990,198.68   | 1,007,614.66 | 0.00      |
| TOTAL DE PRESTAMOS                    | 742,081.47   | 578,574.26 | 597,852.70   | 635,050.16   | 677,516.68   | 699,404.71   | 768,371.29   | 778,047.26   | 0.00      |
| TOTAL DE INVERSIONES                  | 227,624.84   | 187,130.74 | 226,283.39   | 208,978.95   | 207,008.53   | 235,348.97   | 221,827.39   | 229,567.40   | 0.00      |
| PATRIMONIO TOTAL                      | 148,413.86   | 106,894.27 | 107,972.70   | 112,629.06   | 117,140.44   | 120,921.87   | 123,456.84   | 128,235.54   | 0.00      |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |              |            |              |              |              |              |              |              |           |
| INGRESOS POR INTERESES                | 34,284.37    | 9,553.58   | 20,334.89    | 31,709.89    | 43,508.08    | 11,737.46    | 24,954.76    | 36,726.95    | 0.00      |
| EGRESOS DE OPERACIONES                | 14,402.21    | 4,856.12   | 10,266.09    | 15,981.32    | 22,715.41    | 5,912.33     | 11,791.13    | 18,337.37    | 0.00      |
| INGRESO NETO DE INTERESES             | 19,882.16    | 4,697.46   | 10,068.80    | 15,728.57    | 20,792.67    | 5,825.13     | 13,163.63    | 18,389.58    | 0.00      |
| OTROS INGRESOS                        | 10,342.91    | 2,282.14   | 8,276.51     | 8,776.63     | 10,048.69    | 1,138.95     | 2,372.38     | 4,015.44     | 0.00      |
| INGRESO DE OPERACIONES                | 30,225.07    | 6,979.60   | 18,345.30    | 24,505.20    | 30,841.36    | 6,964.09     | 15,536.01    | 22,405.02    | 0.00      |

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|   | 2012      | 2013     |           |            |           | 2014     |          |            |           |
|---|-----------|----------|-----------|------------|-----------|----------|----------|------------|-----------|
|   | Diciembre | Marzo    | Junio     | Septiembre | Diciembre | Marzo    | Junio    | Septiembre | Diciembre |
| EGRESOS GENERALES   | 11,103.84 | 2,568.41 | 7,155.05  | 11,094.49  | 15,086.32 | 3,374.24 | 7,221.25 | 10,613.03  | 0.00      |
| UTILIDAD ANTES DE PROVISIONES   | 19,121.23 | 4,411.19 | 11,190.25 | 13,410.71  | 15,755.05 | 3,589.85 | 8,314.76 | 11,791.99  | 0.00      |
| UTILIDAD DEL PERIODO  | 16,986.05 | 4,140.16 | 10,969.16 | 12,986.31  | 15,210.88 | 3,513.89 | 7,177.64 | 10,321.96  | 0.00      |
| <b>CALIDAD DE ACTIVOS</b>   |           |          |           |            |           |          |          |            |           |
| TOTAL DE PRESTAMOS VENCIDOS   | 171.87    | 233.65   | 534.65    | 1,377.07   | 1,273.45  | 1,954.47 | 3,518.94 | 3,506.58   | 0.00      |
| TOTAL PROVISIONES PARA PRESTAMOS  | 5,615.14  | 5,886.17 | 5,902.42  | 6,105.74   | 6,153.57  | 6,265.35 | 7,267.22 | 2,874.81   | 0.00      |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 0.03      | 0.03     | 0.08      | 0.19       | 0.18      | 0.27     | 0.42     | 0.41       | 0.00      |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 3,267.05  | 2,519.28 | 1,103.98  | 443.39     | 483.22    | 320.56   | 206.52   | 81.98      | 0.00      |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 0.87      | 0.88     | 0.83      | 0.86       | 0.87      | 0.86     | 0.88     | 0.34       | 0.00      |
| <b>RAZONES DE CAPITAL</b>   |           |          |           |            |           |          |          |            |           |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 12.46     | 12.15    | 8.92      | 10.12      | 10.18     | 10.55    | 10.04    | 10.83      | 0.00      |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 14.17     | 13.24    | 12.22     | 12.41      | 12.48     | 12.68    | 12.69    | 13.01      | 0.00      |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 17.43     | 17.14    | 16.15     | 16.49      | 17.16     | 17.43    | 16.00    | 16.48      | 0.00      |
| INDICE DE ADECUACION DE CAPITAL   | 15.96     | 18.76    | 14.38     | 14.10      | 14.78     | 14.34    | 13.74    | 13.07      | 0.00      |
| <b>LIQUIDEZ</b>   |           |          |           |            |           |          |          |            |           |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 13.41     | 8.38     | 29.63     | 19.71      | 19.25     | 16.50    | 21.37    | 16.46      | 0.00      |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 10.47     | 6.54     | 25.75     | 16.94      | 17.05     | 14.54    | 18.94    | 14.44      | 0.00      |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 34.52     | 35.15    | 50.09     | 43.19      | 44.33     | 42.26    | 39.80    | 36.46      | 0.00      |
| <b>RENTABILIDAD</b>   |           |          |           |            |           |          |          |            |           |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 0.55      | 2.16     | 2.66      | 2.05       | 1.72      | 1.50     | 1.45     | 1.37       | 0.00      |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 0.48      | 1.91     | 2.03      | 1.70       | 1.45      | 1.31     | 1.10     | 1.13       | 0.00      |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 3.60      | 15.49    | 20.32     | 15.37      | 12.99     | 11.62    | 11.63    | 10.73      | 0.00      |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 1.25      | 4.99     | 4.93      | 5.01       | 4.92      | 5.02     | 5.04     | 4.86       | 0.00      |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 0.32      | 2.54     | 2.49      | 2.52       | 2.57      | 2.53     | 2.38     | 2.43       | 0.00      |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.93      | 2.45     | 2.44      | 2.48       | 2.35      | 2.49     | 2.66     | 2.43       | 0.00      |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 76.01     | 36.80    | 39.00     | 45.27      | 48.92     | 48.45    | 46.48    | 47.37      | 0.00      |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 0.26      | 1.19     | 2.01      | 1.39       | 1.14      | 0.49     | 0.48     | 0.53       | 0.00      |
| <b>PRODUCTIVIDAD</b>  |           |          |           |            |           |          |          |            |           |
| NUMERO DE EMPLEADOS   | 90.00     | 99.00    | 100.00    | 112.00     | 111.00    | 114.00   | 113.00   | 118.00     | 0.00      |

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|--------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
|                                | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre |
| NUMERO DE SUCURSALES           | 3.00       | 3.00       | 3.00       | 3.00       | 3.00       | 4.00       | 4.00       | 4.00       | 0.00      |
| PRESTAMOS / EMPLEADOS          | 7,199.62   | 6,786.91   | 7,075.43   | 6,314.73   | 6,369.98   | 6,376.37   | 7,338.05   | 7,193.60   | 0.00      |
| DEPOSITOS TOTALES / EMPLEADOS  | 7,858.69   | 7,473.23   | 11,131.64  | 8,841.81   | 9,510.88   | 9,282.99   | 10,366.14  | 9,602.07   | 0.00      |
| UTILIDAD NETA / EMPLEADOS      | 59.44      | 41.82      | 109.69     | 115.95     | 137.03     | 30.82      | 63.52      | 87.47      | 0.00      |
| TASA DE CRECIMIENTO (12 MESES) |            |            |            |            |            |            |            |            |           |
| ACTIVOS (%)                    | (30.92)    | 20.01      | 45.65      | 29.38      | 31.50      | 26.65      | 3.15       | 12.07      | 0.00      |
| PRESTAMOS (%)                  | (22.51)    | 38.47      | 44.94      | 25.66      | 9.12       | 8.19       | 17.19      | 20.02      | 0.00      |
| LOCALES (%)                    | (34.63)    | 44.50      | 36.26      | 10.88      | 6.10       | 11.98      | 19.62      | 25.19      | 0.00      |
| EXTRANJEROS (%)                | (10.80)    | 34.52      | 52.03      | 39.29      | 11.26      | 5.52       | 15.42      | 16.23      | 0.00      |
| DEPOSITOS (%)                  | (34.04)    | 12.16      | 51.46      | 34.61      | 49.26      | 43.04      | 5.23       | 14.42      | 0.00      |
| LOCALES (%)                    | (47.29)    | 24.74      | 12.69      | 14.54      | 22.62      | 31.17      | 0.37       | 6.45       | 0.00      |
| EXTRANJEROS (%)                | (24.97)    | 6.84       | 68.77      | 43.42      | 62.09      | 48.88      | 6.68       | 17.21      | 0.00      |
| PATRIMONIO (%)                 | (38.57)    | 16.72      | 12.33      | 7.30       | 7.42       | 10.04      | 16.13      | 19.96      | 0.00      |
| UTILIDAD NETA (%)              | (76.17)    | (12.53)    | 34.07      | 7.33       | (10.45)    | (15.13)    | (34.57)    | (20.52)    | 0.00      |
| CLASIFICACION PRESTAMOS        |            |            |            |            |            |            |            |            |           |
| NORMAL                         | 650,232.80 | 675,603.74 | 703,457.37 | 701,323.59 | 703,364.46 | 722,609.31 | 826,276.53 | 836,300.10 | 0.00      |
| MENCION ESPECIAL               | 3,081.48   | 1,936.21   | 9,235.75   | 9,225.41   | 8,574.33   | 8,285.25   | 6,571.61   | 11,792.22  | 0.00      |
| SUBNORMAL                      | 94.76      | 16.27      | 217.26     | 1,429.89   | 8.91       | 321.96     | 100.00     | 114.63     | 0.00      |
| DUDOSO                         | 124.63     | 186.40     | 177.56     | 1,017.92   | 296.08     | 979.08     | 1,485.87   | 1,488.91   | 0.00      |
| IRRECUPERABLE                  | 47.25      | 47.25      | 357.09     | 359.15     | 977.38     | 975.48     | 2,033.18   | 2,023.25   | 0.00      |
| TASA DE INTERES ACTIVA         |            |            |            |            |            |            |            |            |           |
| COMERCIO                       |            |            |            |            |            |            |            |            |           |
| ZONA LIBRE                     | 4.42       | 4.45       | 4.55       | 4.56       | 4.65       | 4.58       | 4.58       | 4.47       | 0.00      |
| RESTO DEL PAIS                 | 4.83       | 4.91       | 5.07       | 4.49       | 4.44       | 4.60       | 4.70       | 5.36       | 0.00      |
| AL POR MENOR                   | 7.00       | 7.00       | 6.50       | 7.14       | 4.77       | 4.80       | 4.67       | 4.81       | 0.00      |
| CONSUMO                        |            |            |            |            |            |            |            |            |           |
| VIVIENDA HIPOTECARIA           | 5.61       | 5.50       | 5.45       | 5.45       | 5.50       | 5.55       | 5.51       | 5.32       | 0.00      |
| PRESTAMO PERSONAL AUTO         | 0.00       | 0.00       | 0.00       | 0.00       | 6.00       | 6.12       | 6.25       | 6.40       | 0.00      |
| PRESTAMO PERSONAL              | 5.57       | 5.53       | 5.40       | 5.44       | 5.43       | 5.77       | 6.18       | 6.60       | 0.00      |

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|------------------------|-----------|-------|-------|------------|-----------|-------|-------|------------|-----------|
|                        | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| TARJETA DE CREDITO     | 16.00     | 16.00 | 16.00 | 14.00      | 15.82     | 7.29  | 1.22  | 0.00       | 0.00      |
| TASA DE INTERES PASIVA |           |       |       |            |           |       |       |            |           |
| PERSONA NATURAL        | 3.27      | 3.20  | 3.22  | 2.98       | 2.89      | 2.91  | 2.91  | 2.88       | 0.00      |
| PERSONA JURIDICA       | 3.07      | 3.05  | 3.10  | 3.09       | 3.05      | 2.95  | 2.90  | 2.86       | 0.00      |