

BANCO DAVIVIENDA (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,276,546.93	1,389,124.46	1,313,773.67	1,403,012.68	1,359,890.35	1,467,458.15	1,334,813.06	1,315,246.00	0.00
ACTIVOS LIQUIDOS	157,982.53	235,791.02	176,101.17	150,854.40	265,083.38	440,801.81	250,955.42	263,151.49	0.00
TOTAL DE PRESTAMOS	883,385.12	899,927.81	883,784.27	1,006,640.71	883,473.20	826,721.93	865,231.71	844,243.50	0.00
LOCALES	339,286.50	392,275.90	389,245.34	435,766.10	389,321.44	363,800.21	367,590.44	414,557.58	0.00
EXTRANJEROS	544,098.62	507,651.91	494,538.93	570,874.61	494,151.77	462,921.72	497,641.26	429,685.92	0.00
TOTAL DE INVERSIONES	199,162.59	216,859.32	217,202.10	208,811.12	175,159.12	163,228.92	181,073.16	168,928.41	0.00
TOTAL DE DEPOSITOS	1,082,293.31	1,186,126.04	1,119,070.62	1,203,908.90	1,142,165.26	1,242,385.26	1,139,520.41	1,113,397.99	0.00
LOCALES	326,727.91	277,365.07	399,063.25	325,055.33	314,001.97	335,356.64	358,652.47	351,734.76	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	311,570.04	277,215.61	398,920.64	324,912.31	313,857.52	335,220.13	358,511.25	334,587.57	0.00
DEPOSITOS DE BANCOS	15,157.87	149.46	142.61	143.02	144.45	136.51	141.22	17,147.19	0.00
EXTRANJEROS	755,565.40	908,760.97	720,007.37	878,853.57	828,163.28	907,028.62	780,867.94	761,663.24	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	677,736.92	830,232.51	628,041.11	789,938.76	826,055.42	905,085.00	775,376.93	757,479.28	0.00
DEPOSITOS DE BANCOS	77,828.48	78,528.46	91,966.25	88,914.81	2,107.87	1,943.62	5,491.01	4,183.95	0.00
PATRIMONIO TOTAL	141,684.18	147,272.14	141,981.91	142,873.96	144,739.28	148,741.85	151,233.04	155,917.76	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,234,290.99	1,294,907.15	1,317,603.55	1,347,073.31	1,318,218.64	1,428,291.30	1,324,293.36	1,359,129.34	0.00
ACTIVOS GENERADORES DE INGRESOS	1,027,191.73	1,058,167.00	1,073,070.15	1,145,452.47	1,070,590.02	1,053,368.99	1,073,645.62	1,114,311.87	0.00
TOTAL DE PRESTAMOS	795,226.36	813,416.77	856,492.12	927,742.51	883,429.16	863,324.87	874,507.99	925,442.10	0.00
TOTAL DE INVERSIONES	231,965.37	244,750.24	216,578.03	217,709.96	187,160.85	190,044.12	199,137.63	188,869.77	0.00
PATRIMONIO TOTAL	131,508.07	136,986.22	137,325.35	141,373.90	143,211.73	148,007.00	146,607.48	149,395.86	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	49,581.64	13,760.35	27,706.82	42,714.76	58,193.72	14,060.27	27,766.13	41,510.09	0.00
EGRESOS DE OPERACIONES	24,297.93	6,452.77	12,891.64	19,425.19	26,549.46	7,041.16	14,070.43	20,610.67	0.00

INGRESO NETO DE INTERESES	25,283.71	7,307.58	14,815.18	23,289.57	31,644.26	7,019.10	13,695.70	20,899.41	0.00
OTROS INGRESOS	3,995.62	1,915.19	2,414.45	2,795.71	3,123.49	1,277.79	2,886.58	4,181.23	0.00
INGRESO DE OPERACIONES	29,279.34	9,222.76	17,229.63	26,085.28	34,767.75	8,296.89	16,582.28	25,080.65	0.00
EGRESOS GENERALES	13,341.50	4,193.87	8,215.03	11,832.14	17,349.59	3,805.72	7,867.80	11,628.45	0.00
UTILIDAD ANTES DE PROVISIONES	15,937.83	5,028.89	9,014.61	14,253.14	17,418.16	4,491.17	8,714.48	13,452.19	0.00
UTILIDAD DEL PERIODO	13,107.19	5,028.89	9,014.61	13,041.72	14,949.36	2,952.80	3,664.19	7,321.78	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,531.79	2,218.21	2,215.18	3,245.32	3,252.39	4,574.13	6,144.56	5,507.06	0.00
TOTAL PROVISIONES PARA PRESTAMOS	7,140.83	6,355.85	6,767.44	8,345.38	9,141.73	10,680.10	14,192.02	15,004.25	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.29	0.25	0.25	0.32	0.37	0.55	0.71	0.65	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	282.05	286.53	305.50	257.15	281.08	233.49	230.97	272.45	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.81	0.71	0.77	0.83	1.03	1.29	1.64	1.78	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.10	10.60	10.81	10.18	10.64	10.14	11.33	11.85	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.09	13.19	12.90	11.75	13.67	15.03	14.45	15.39	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.04	16.36	16.07	14.19	16.38	17.99	17.48	18.47	0.00
INDICE DE ADECUACION DE CAPITAL	14.41	14.79	14.84	13.65	15.08	15.31	15.29	15.58	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.60	19.88	15.74	12.53	23.21	35.48	22.02	23.63	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.38	16.97	13.40	10.75	19.49	30.04	18.80	20.01	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	33.00	38.16	35.15	29.87	38.54	48.62	37.91	38.81	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.28	1.90	1.68	1.52	1.40	1.12	0.68	0.88	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.06	1.55	1.37	1.29	1.13	0.83	0.55	0.72	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.97	14.68	13.13	12.30	10.44	7.98	5.00	6.53	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.83	5.20	5.16	4.97	5.44	5.34	5.17	4.97	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.37	2.44	2.40	2.26	2.48	2.67	2.62	2.47	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.46	2.76	2.76	2.71	2.96	2.67	2.55	2.50	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	45.57	45.47	47.68	45.36	49.90	45.87	47.45	46.36	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.39	0.72	0.45	0.33	0.29	0.49	0.54	0.50	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	125.00	130.00	136.00	141.00	140.00	140.00	142.00	141.00	0.00
NUMERO DE SUCURSALES	4.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00
PRESTAMOS / EMPLEADOS	7,067.08	6,922.52	6,498.41	7,139.30	6,310.52	5,905.16	6,093.18	5,987.54	0.00
DEPOSITOS TOTALES / EMPLEADOS	8,658.35	9,124.05	8,228.46	8,538.36	8,158.32	8,874.18	8,024.79	7,896.44	0.00
UTILIDAD NETA / EMPLEADOS	104.86	38.68	66.28	92.49	106.78	21.09	25.80	51.93	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.09	15.69	(0.58)	8.67	6.53	5.64	1.60	(6.26)	0.00

PRESTAMOS (%)	24.94	23.80	6.58	18.59	0.01	(8.13)	(2.10)	(16.13)	0.00
LOCALES (%)	19.07	26.20	8.84	16.23	14.75	(7.26)	(5.56)	(4.87)	0.00
EXTRANJEROS (%)	28.90	22.01	4.87	20.45	(9.18)	(8.81)	0.63	(24.73)	0.00
DEPOSITOS (%)	2.52	12.08	(4.47)	6.25	5.53	4.74	1.83	(7.52)	0.00
LOCALES (%)	15.95	(13.42)	55.56	18.77	(3.89)	20.91	(10.13)	8.21	0.00
EXTRANJEROS (%)	(2.37)	23.15	(21.30)	2.27	9.61	(0.19)	8.45	(13.33)	0.00
PATRIMONIO (%)	16.77	16.24	7.02	2.14	2.16	1.00	6.52	9.13	0.00
UTILIDAD NETA (%)	(13.83)	43.11	25.59	26.35	14.05	(41.28)	(59.35)	(43.86)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	873,563.32	887,923.13	871,468.79	995,441.33	865,562.44	808,110.58	842,086.63	820,018.83	0.00
MENCION ESPECIAL	14,419.53	12,290.09	14,368.14	14,733.17	15,260.35	16,928.80	23,711.29	26,008.57	0.00
SUBNORMAL	11.24	3,583.20	1,213.28	1,176.38	8,437.90	7,638.65	7,582.37	6,064.77	0.00
DUDOSO	167.82	119.22	1,079.05	1,025.42	1,069.53	2,299.09	1,418.04	2,177.52	0.00
IRRECUPERABLE	2,364.04	2,368.01	2,422.46	2,609.80	2,284.72	2,424.91	4,625.39	4,978.05	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.51	4.49	4.43	4.34	4.52	4.57	4.75	4.50	0.00
AL POR MENOR	5.11	4.68	4.71	4.83	4.67	4.68	5.00	4.87	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.18	5.05	5.00	4.92	4.91	4.86	4.83	4.82	0.00
PRESTAMO PERSONAL AUTO	4.95	5.20	5.21	5.29	5.07	5.16	5.25	5.31	0.00
PRESTAMO PERSONAL	7.07	7.47	7.73	7.80	7.62	7.67	7.72	7.81	0.00
TARJETA DE CREDITO	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.91	2.95	2.95	3.01	2.99	2.96	2.83	2.92	0.00
PERSONA JURIDICA	2.87	2.89	2.88	2.98	3.06	3.06	3.09	3.04	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016