

BANCO DAVIVIENDA (PANAMÁ), S.A.

ESTADÍSTICAS FINANCIERAS A DICIEMBRE 2017 (En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,359,890.35	1,467,458.15	1,334,813.06	1,315,246.00	1,282,714.72	1,322,441.60	1,368,363.41	1,343,048.06	1,301,558.25
ACTIVOS LIQUIDOS	265,083.38	440,801.81	250,955.42	263,151.49	180,196.79	307,054.93	328,785.74	305,668.39	238,874.11
TOTAL DE PRESTAMOS	883,473.20	826,721.93	865,231.71	844,243.50	871,118.47	805,719.76	772,472.07	774,652.52	743,950.44
LOCALES	389,321.44	363,800.21	367,590.44	414,557.58	431,170.92	426,159.50	429,131.57	442,114.59	432,674.62
EXTRANJEROS	494,151.77	462,921.72	497,641.26	429,685.92	439,947.55	379,560.26	343,340.50	332,537.94	311,275.82
TOTAL DE INVERSIONES	175,159.12	163,228.92	181,073.16	168,928.41	192,549.27	170,345.27	226,841.03	220,033.53	265,420.24
TOTAL DE DEPOSITOS	1,142,165.26	1,242,385.26	1,139,520.41	1,113,397.99	1,080,693.37	1,113,297.86	1,165,529.12	1,136,093.94	1,101,878.67
LOCALES	314,001.97	335,356.64	358,652.47	351,734.76	356,320.37	390,425.31	530,398.89	608,837.27	575,945.64
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	313,857.52	335,220.13	358,511.25	334,587.57	341,181.97	375,285.29	515,252.28	608,654.53	575,799.66
DEPOSITOS DE BANCOS	144.45	136.51	141.22	17,147.19	15,138.39	15,140.02	15,146.61	182.74	145.98
EXTRANJEROS	828,163.28	907,028.62	780,867.94	761,663.24	724,373.00	722,872.55	635,130.23	527,256.67	525,933.03
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	826,055.42	905,085.00	775,376.93	757,479.28	708,048.48	715,033.72	623,706.03	520,397.98	517,968.80
DEPOSITOS DE BANCOS	2,107.87	1,943.62	5,491.01	4,183.95	16,324.52	7,838.82	11,424.21	6,858.69	7,964.23
PATRIMONIO TOTAL	144,739.28	148,741.85	151,233.04	155,917.76	153,085.72	157,014.08	161,306.73	163,212.30	162,033.90
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,318,218.64	1,428,291.30	1,324,293.36	1,359,129.34	1,321,302.54	1,394,949.88	1,351,588.23	1,329,147.03	1,292,136.49
ACTIVOS GENERADORES DE INGRESOS	1,070,590.02	1,053,368.99	1,073,645.62	1,114,311.87	1,061,150.03	983,007.94	1,022,808.98	1,003,928.98	1,036,519.21
TOTAL DE PRESTAMOS	883,429.16	863,324.87	874,507.99	925,442.10	877,295.84	816,220.85	818,851.89	809,448.01	807,534.45
TOTAL DE INVERSIONES	187,160.85	190,044.12	199,137.63	188,869.77	183,854.20	166,787.09	203,957.09	194,480.97	228,984.76
PATRIMONIO TOTAL	143,211.73	148,007.00	146,607.48	149,395.86	148,912.50	152,877.97	156,269.89	159,565.03	157,559.81
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	58,193.72	14,060.27	27,766.13	41,510.09	54,908.84	13,011.75	25,626.37	38,310.83	50,528.65
EGRESOS DE OPERACIONES	26,549.46	7,041.16	14,070.43	20,610.67	27,174.62	6,025.90	12,146.05	18,883.25	25,285.00

INGRESO NETO DE INTERESES	31,644.26	7,019.10	13,695.70	20,899.41	27,734.22	6,985.85	13,480.32	19,427.58	25,243.65
OTROS INGRESOS	3,123.49	1,277.79	2,886.58	4,181.23	5,181.16	1,371.89	2,456.77	4,301.11	4,622.41
INGRESO DE OPERACIONES	34,767.75	8,296.89	16,582.28	25,080.65	32,915.38	8,357.74	15,937.09	23,728.69	29,866.06
EGRESOS GENERALES	17,349.59	3,805.72	7,867.80	11,628.45	16,295.15	4,149.53	8,377.92	12,233.31	16,104.90
UTILIDAD ANTES DE PROVISIONES	17,418.16	4,491.17	8,714.48	13,452.19	16,620.24	4,208.21	7,559.17	11,495.38	13,761.15
UTILIDAD DEL PERIODO	14,949.36	2,952.80	3,664.19	7,321.78	5,958.20	2,939.58	6,504.11	7,912.98	8,073.20
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	3,252.39	4,574.13	6,144.56	5,507.06	6,587.37	5,077.54	17,987.23	22,524.05	22,198.35
TOTAL PROVISIONES PARA PRESTAMOS	9,141.73	10,680.10	14,192.02	15,004.25	19,503.53	19,000.29	18,412.97	15,552.86	16,418.19
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.37	0.55	0.71	0.65	0.76	0.63	2.33	2.91	2.98
PROVISIONES / PRESTAMOS VENCIDOS (%)	281.08	233.49	230.97	272.45	296.07	374.20	102.37	69.05	73.96
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.03	1.29	1.64	1.78	2.24	2.36	2.38	2.01	2.21
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.64	10.14	11.33	11.85	11.93	11.87	11.79	12.15	12.45
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.67	15.03	14.45	15.39	14.39	16.09	16.14	16.41	16.05
PATRIMONIO / PRESTAMOS TOTALES (%)	16.38	17.99	17.48	18.47	17.57	19.49	20.88	21.07	21.78
INDICE DE ADECUACION DE CAPITAL	15.08	15.31	15.29	15.58	14.44	16.62	15.68	15.92	16.57
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.21	35.48	22.02	23.63	16.67	27.58	28.21	26.91	21.68
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.49	30.04	18.80	20.01	14.05	23.22	24.03	22.76	18.35
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	38.54	48.62	37.91	38.81	34.49	42.88	47.67	46.27	45.77
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.40	1.12	0.68	0.88	0.56	1.20	1.27	1.05	0.78
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.13	0.83	0.55	0.72	0.45	0.84	0.96	0.79	0.62
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.44	7.98	5.00	6.53	4.00	7.69	8.32	6.61	5.12
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.44	5.34	5.17	4.97	5.17	5.29	5.01	5.09	4.87
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.48	2.67	2.62	2.47	2.56	2.45	2.38	2.51	2.44
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.96	2.67	2.55	2.50	2.61	2.84	2.64	2.58	2.44
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	49.90	45.87	47.45	46.36	49.51	49.65	52.57	51.55	53.92
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.29	0.49	0.54	0.50	0.49	0.56	0.48	0.57	0.45
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	140.00	140.00	142.00	141.00	147.00	149.00	153.00	154.00	158.00
NUMERO DE SUCURSALES	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
PRESTAMOS / EMPLEADOS	6,310.52	5,905.16	6,093.18	5,987.54	5,925.98	5,407.52	5,048.84	5,030.21	4,708.55
DEPOSITOS TOTALES / EMPLEADOS	8,158.32	8,874.18	8,024.79	7,896.44	7,351.66	7,471.80	7,617.84	7,377.23	6,973.92
UTILIDAD NETA / EMPLEADOS	106.78	21.09	25.80	51.93	40.53	19.73	42.51	51.38	51.10
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	6.53	5.64	1.60	(6.26)	(5.68)	(9.88)	2.51	2.11	1.47

PRESTAMOS (%)	0.01	(8.13)	(2.10)	(16.13)	(1.40)	(2.54)	(10.72)	(8.24)	(14.60)
LOCALES (%)	14.75	(7.26)	(5.56)	(4.87)	10.75	17.14	16.74	6.65	0.35
EXTRANJEROS (%)	(9.18)	(8.81)	0.63	(24.73)	(10.97)	(18.01)	(31.01)	(22.61)	(29.25)
DEPOSITOS (%)	5.53	4.74	1.83	(7.52)	(5.38)	(10.39)	2.28	2.04	1.96
LOCALES (%)	(3.89)	20.91	(10.13)	8.21	13.48	16.42	47.89	73.10	61.64
EXTRANJEROS (%)	9.61	(0.19)	8.45	(13.33)	(12.53)	(20.30)	(18.66)	(30.78)	(27.39)
PATRIMONIO (%)	2.16	1.00	6.52	9.13	5.77	5.56	6.66	4.68	5.85
UTILIDAD NETA (%)	14.05	(41.28)	(59.35)	(43.86)	(60.14)	(0.45)	77.50	8.07	35.50
CLASIFICACION PRESTAMOS									
NORMAL	865,562.44	808,110.58	842,086.63	820,018.83	853,938.10	762,927.61	726,403.83	726,636.85	700,989.59
MENCION ESPECIAL	15,260.35	16,928.80	23,711.29	26,008.57	22,214.04	48,642.95	30,664.47	20,924.20	26,903.08
SUBNORMAL	8,437.90	7,638.65	7,582.37	6,064.77	7,005.22	6,350.83	27,587.13	31,795.18	9,091.29
DUDOSO	1,069.53	2,299.09	1,418.04	2,177.52	1,386.32	2,873.46	2,400.45	7,749.94	16,728.80
IRRECUPERABLE	2,284.72	2,424.91	4,625.39	4,978.05	6,078.33	3,925.20	3,829.16	3,099.21	6,655.87
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.52	4.57	4.75	4.50	4.55	4.65	4.52	4.50	4.85
AL POR MENOR	4.67	4.68	5.00	4.87	4.63	4.55	4.68	4.74	4.71
CONSUMO									
VIVIENDA HIPOTECARIA	4.91	4.86	4.83	4.82	4.81	5.03	5.02	5.01	4.99
PRESTAMO PERSONAL AUTO	5.07	5.16	5.25	5.31	5.62	5.71	5.94	5.95	6.01
PRESTAMO PERSONAL	7.62	7.67	7.72	7.81	7.93	8.12	8.02	7.79	7.97
TARJETA DE CREDITO	15.00	15.00	15.00	15.00	15.00	15.00	15.00	19.29	15.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.99	2.96	2.83	2.92	3.06	3.10	3.07	3.15	3.19
PERSONA JURIDICA	3.06	3.06	3.09	3.04	3.00	3.08	3.12	3.11	3.15