

BANCO DAVIVIENDA (PANAMÁ), S.A.

ESTADÍSTICAS FINANCIERAS

A JUNIO 2018

(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,282,714.72	1,322,441.60	1,368,363.41	1,343,048.06	1,301,558.25	1,292,060.28	1,307,655.81	0.00	0.00
ACTIVOS LIQUIDOS	180,196.79	307,054.93	328,785.74	305,668.39	238,874.11	193,928.27	154,427.00	0.00	0.00
TOTAL DE PRESTAMOS	871,118.47	805,719.76	772,472.07	774,652.52	744,808.95	779,689.72	816,675.73	0.00	0.00
LOCALES	431,170.92	426,159.50	429,131.57	442,114.59	433,533.13	466,404.90	490,277.36	0.00	0.00
EXTRANJEROS	439,947.55	379,560.26	343,340.50	332,537.94	311,275.82	313,284.81	326,398.37	0.00	0.00
TOTAL DE INVERSIONES	192,549.27	170,345.27	226,841.03	220,033.53	264,561.74	265,637.98	278,363.41	0.00	0.00
TOTAL DE DEPOSITOS	1,080,693.37	1,113,297.86	1,165,529.12	1,136,093.94	1,101,878.67	1,076,394.40	1,067,525.86	0.00	0.00
LOCALES	356,320.37	390,425.31	530,398.89	608,837.27	575,945.64	570,252.07	548,718.07	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	341,181.97	375,285.29	515,252.28	608,654.53	575,799.66	570,105.71	548,569.51	0.00	0.00
DEPOSITOS DE BANCOS	15,138.39	15,140.02	15,146.61	182.74	145.98	146.36	148.56	0.00	0.00
EXTRANJEROS	724,373.00	722,872.55	635,130.23	527,256.67	525,933.03	506,142.33	518,807.79	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	708,048.48	715,033.72	623,706.03	520,397.98	517,968.80	504,834.61	492,404.36	0.00	0.00
DEPOSITOS DE BANCOS	16,324.52	7,838.82	11,424.21	6,858.69	7,964.23	1,307.71	26,403.43	0.00	0.00
PATRIMONIO TOTAL	153,085.72	157,014.08	161,306.73	163,212.30	162,033.90	162,248.33	162,714.82	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,321,302.54	1,394,949.88	1,351,588.23	1,329,147.03	1,292,136.49	1,307,250.94	1,338,009.61	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,061,150.03	983,007.94	1,022,808.98	1,003,928.98	1,036,519.21	1,010,696.37	1,047,176.12	0.00	0.00
TOTAL DE PRESTAMOS	877,295.84	816,220.85	818,851.89	809,448.01	807,963.71	792,704.74	794,573.90	0.00	0.00
TOTAL DE INVERSIONES	183,854.20	166,787.09	203,957.09	194,480.97	228,555.50	217,991.63	252,602.22	0.00	0.00
PATRIMONIO TOTAL	148,912.50	152,877.97	156,269.89	159,565.03	157,559.81	159,631.20	162,010.78	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	54,908.84	13,011.75	25,626.37	38,310.83	50,528.65	12,469.23	26,049.65	0.00	0.00
EGRESOS DE OPERACIONES	27,174.62	6,025.90	12,146.05	18,883.25	25,285.00	6,280.94	12,959.84	0.00	0.00

INGRESO NETO DE INTERESES	27,734.22	6,985.85	13,480.32	19,427.58	25,243.65	6,188.29	13,089.81	0.00	0.00
OTROS INGRESOS	5,181.16	1,371.89	2,456.77	4,301.11	4,622.41	1,692.36	2,876.50	0.00	0.00
INGRESO DE OPERACIONES	32,915.38	8,357.74	15,937.09	23,728.69	29,866.06	7,880.65	15,966.31	0.00	0.00
EGRESOS GENERALES	16,295.15	4,149.53	8,377.92	12,233.31	16,104.90	4,437.13	8,993.58	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	16,620.24	4,208.21	7,559.17	11,495.38	13,761.15	3,443.52	6,972.72	0.00	0.00
UTILIDAD DEL PERIODO	5,958.20	2,939.58	6,504.11	7,912.98	8,073.20	3,443.52	5,021.54	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	6,587.37	5,077.54	17,987.23	22,524.05	22,198.35	23,434.29	22,478.06	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	19,503.53	19,000.29	18,412.97	15,552.86	15,559.69	16,025.13	18,133.75	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.76	0.63	2.33	2.91	2.98	3.01	2.75	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	296.07	374.20	102.37	69.05	70.09	68.38	80.67	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.24	2.36	2.38	2.01	2.09	2.06	2.22	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.93	11.87	11.79	12.15	12.45	12.56	12.44	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.39	16.09	16.14	16.41	16.05	15.52	14.86	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.57	19.49	20.88	21.07	21.76	20.81	19.92	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	14.44	16.62	15.68	15.92	16.57	16.73	15.97	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.67	27.58	28.21	26.91	21.68	18.02	14.47	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.05	23.22	24.03	22.76	18.35	15.01	11.81	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	34.49	42.88	47.67	46.27	45.69	42.69	40.54	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.56	1.20	1.27	1.05	0.78	1.36	0.96	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.45	0.84	0.96	0.79	0.62	1.05	0.75	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.00	7.69	8.32	6.61	5.12	8.63	6.20	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.17	5.29	5.01	5.09	4.87	4.93	4.98	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.56	2.45	2.38	2.51	2.44	2.49	2.48	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.61	2.84	2.64	2.58	2.44	2.45	2.50	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	49.51	49.65	52.57	51.55	53.92	56.30	56.33	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.49	0.56	0.48	0.57	0.45	0.67	0.55	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	147.00	149.00	153.00	154.00	158.00	161.00	161.00	0.00	0.00
NUMERO DE SUCURSALES	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00
PRESTAMOS / EMPLEADOS	5,925.98	5,407.52	5,048.84	5,030.21	4,713.98	4,842.79	5,072.52	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	7,351.66	7,471.80	7,617.84	7,377.23	6,973.92	6,685.68	6,630.60	0.00	0.00
UTILIDAD NETA / EMPLEADOS	40.53	19.73	42.51	51.38	51.10	21.39	31.19	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(5.68)	(9.88)	2.51	2.11	1.47	(2.30)	(4.44)	0.00	0.00

PRESTAMOS (%)	(1.40)	(2.54)	(10.72)	(8.24)	(14.50)	(3.23)	5.72	0.00	0.00
LOCALES (%)	10.75	17.14	16.74	6.65	0.55	9.44	14.25	0.00	0.00
EXTRANJEROS (%)	(10.97)	(18.01)	(31.01)	(22.61)	(29.25)	(17.46)	(4.93)	0.00	0.00
DEPOSITOS (%)	(5.38)	(10.39)	2.28	2.04	1.96	(3.31)	(8.41)	0.00	0.00
LOCALES (%)	13.48	16.42	47.89	73.10	61.64	46.06	3.45	0.00	0.00
EXTRANJEROS (%)	(12.53)	(20.30)	(18.66)	(30.78)	(27.39)	(29.98)	(18.31)	0.00	0.00
PATRIMONIO (%)	5.77	5.56	6.66	4.68	5.85	3.33	0.87	0.00	0.00
UTILIDAD NETA (%)	(60.14)	(0.45)	77.50	8.07	35.50	17.14	(22.79)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	853,938.10	762,927.61	726,403.83	726,636.85	700,989.59	733,758.78	774,952.00	0.00	0.00
MENCION ESPECIAL	22,214.04	48,642.95	30,664.47	20,924.20	26,903.08	26,495.90	20,136.81	0.00	0.00
SUBNORMAL	7,005.22	6,350.83	27,587.13	31,795.18	9,091.29	11,281.38	11,349.58	0.00	0.00
DUDOSO	1,386.32	2,873.46	2,400.45	7,749.94	16,728.80	17,101.08	6,046.62	0.00	0.00
IRRECUPERABLE	6,078.33	3,925.20	3,829.16	3,099.21	6,655.87	7,077.71	22,324.49	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.55	4.65	4.52	4.50	4.85	4.90	4.68	0.00	0.00
AL POR MENOR	4.63	4.55	4.68	4.74	4.71	4.76	4.75	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.81	5.03	5.02	5.01	4.99	4.99	5.08	0.00	0.00
PRESTAMO PERSONAL AUTO	5.62	5.71	5.94	5.95	6.01	6.22	6.44	0.00	0.00
PRESTAMO PERSONAL	7.93	8.12	8.02	7.79	7.97	7.93	8.01	0.00	0.00
TARJETA DE CREDITO	15.00	15.00	15.00	19.29	15.00	19.21	19.43	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.06	3.10	3.07	3.15	3.19	3.25	3.32	0.00	0.00
PERSONA JURIDICA	3.00	3.08	3.12	3.11	3.15	3.15	3.14	0.00	0.00