

BANCO DAVIVIENDA (PANAMÁ), S.A.
ESTADÍSTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,301,558.25	1,292,060.28	1,307,655.81	1,271,387.61	1,283,017.77	1,296,725.46	1,339,039.15	1,365,683.40	0.00
ACTIVOS LIQUIDOS	238,874.11	193,928.27	154,427.00	170,138.33	256,068.74	251,792.15	185,885.64	220,946.18	0.00
TOTAL DE PRESTAMOS	744,808.95	779,689.72	816,675.73	769,775.43	737,445.12	720,590.04	797,471.92	802,588.58	0.00
LOCALES	433,533.13	466,404.90	490,277.36	473,019.97	463,420.87	478,291.17	513,548.68	519,791.57	0.00
EXTRANJEROS	311,275.82	313,284.81	326,398.37	296,755.45	274,024.26	242,298.87	283,923.24	282,797.01	0.00
TOTAL DE INVERSIONES	264,561.74	265,637.98	278,363.41	272,410.65	229,647.12	261,677.94	281,855.07	282,036.09	0.00
TOTAL DE DEPOSITOS	1,101,878.67	1,076,394.40	1,067,525.86	1,044,651.62	1,069,435.96	1,074,166.11	1,110,577.13	1,153,752.71	0.00
LOCALES	575,945.64	570,252.07	548,718.07	549,586.86	554,639.63	557,843.99	566,908.53	579,034.71	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	575,799.66	570,105.71	548,569.51	549,437.86	554,489.49	557,693.43	566,755.63	578,881.35	0.00
DEPOSITOS DE BANCOS	145.98	146.36	148.56	149.00	150.14	150.56	152.91	153.35	0.00
EXTRANJEROS	525,933.03	506,142.33	518,807.79	495,064.76	514,796.33	516,322.12	543,668.60	574,718.00	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	517,968.80	504,834.61	492,404.36	478,420.07	471,912.80	501,421.43	525,160.88	570,238.18	0.00
DEPOSITOS DE BANCOS	7,964.23	1,307.71	26,403.43	16,644.69	42,883.53	14,900.69	18,507.72	4,479.82	0.00
PATRIMONIO TOTAL	162,033.90	162,248.33	162,714.82	164,361.00	165,502.26	170,214.88	173,962.08	176,863.16	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,292,136.49	1,307,250.94	1,338,009.61	1,307,217.84	1,292,288.01	1,294,392.87	1,323,347.48	1,318,535.50	0.00
ACTIVOS GENERADORES DE INGRESOS	1,036,519.21	1,010,696.37	1,047,176.12	1,018,436.06	988,231.46	1,013,797.84	1,087,183.06	1,063,405.37	0.00
TOTAL DE PRESTAMOS	807,963.71	792,704.74	794,573.90	772,213.97	741,127.03	750,139.88	807,073.83	786,182.00	0.00
TOTAL DE INVERSIONES	228,555.50	217,991.63	252,602.22	246,222.09	247,104.43	263,657.96	280,109.24	277,223.37	0.00
PATRIMONIO TOTAL	157,559.81	159,631.20	162,010.78	163,786.65	163,768.08	166,231.60	168,338.45	170,612.08	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	50,528.65	12,469.23	26,049.65	40,596.94	55,147.72	15,561.52	31,595.23	47,433.32	0.00
EGRESOS DE OPERACIONES	25,285.00	6,280.94	12,959.84	20,024.14	27,147.59	7,424.36	15,553.03	24,381.62	0.00
INGRESO NETO DE INTERESES	25,243.65	6,188.29	13,089.81	20,572.80	28,000.13	8,137.16	16,042.20	23,051.70	0.00

OTROS INGRESOS	4,622.41	1,692.36	2,876.50	3,804.61	6,075.64	1,095.60	2,847.92	5,155.70	0.00
INGRESO DE OPERACIONES	29,866.06	7,880.65	15,966.31	24,377.40	34,075.77	9,232.76	18,890.11	28,207.40	0.00
EGRESOS GENERALES	16,104.90	4,437.13	8,993.58	13,884.43	20,771.40	4,948.78	10,495.27	16,429.73	0.00
UTILIDAD ANTES DE PROVISIONES	13,761.15	3,443.52	6,972.72	10,492.97	13,304.37	4,283.98	8,394.85	11,777.67	0.00
UTILIDAD DEL PERIODO	8,073.20	3,443.52	5,021.54	7,011.55	9,111.98	3,466.86	5,404.10	7,686.41	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	22,198.35	23,434.29	22,478.06	29,052.58	24,825.86	23,433.08	9,054.46	11,826.97	0.00
TOTAL PROVISIONES PARA PRESTAMOS	15,559.69	16,025.13	18,133.75	19,279.61	18,069.63	18,795.04	19,224.10	20,235.18	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.98	3.01	2.75	3.77	3.37	3.25	1.14	1.47	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	70.09	68.38	80.67	66.36	72.79	80.21	212.32	171.09	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.09	2.06	2.22	2.50	2.45	2.61	2.41	2.52	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.45	12.56	12.44	12.93	12.90	13.13	12.99	12.95	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.05	15.52	14.86	15.77	17.11	17.33	16.12	16.31	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	21.76	20.81	19.92	21.35	22.44	23.62	21.81	22.04	0.00
INDICE DE ADECUACION DE CAPITAL	16.43	16.73	15.97	17.02	17.15	17.89	17.43	16.62	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.68	18.02	14.47	16.29	23.94	23.44	16.74	19.15	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.35	15.01	11.81	13.38	19.96	19.42	13.88	16.18	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.69	42.69	40.54	42.36	45.42	47.80	42.12	43.60	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.78	1.36	0.96	0.92	0.92	1.37	0.99	0.96	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.62	1.05	0.75	0.72	0.71	1.07	0.82	0.78	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.12	8.63	6.20	5.71	5.56	8.34	6.42	6.01	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.87	4.93	4.98	5.31	5.58	6.14	5.81	5.95	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.44	2.49	2.48	2.62	2.75	2.93	2.86	3.06	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.44	2.45	2.50	2.69	2.83	3.21	2.95	2.89	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.92	56.30	56.33	56.96	60.96	53.60	55.56	58.25	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.45	0.67	0.55	0.50	0.61	0.43	0.52	0.65	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	158.00	161.00	161.00	159.00	162.00	161.00	163.00	166.00	0.00
NUMERO DE SUCURSALES	5.00	5.00	5.00	5.00	5.00	6.00	6.00	6.00	0.00
PRESTAMOS / EMPLEADOS	4,713.98	4,842.79	5,072.52	4,841.35	4,552.13	4,475.71	4,892.47	4,834.87	0.00
DEPOSITOS TOTALES / EMPLEADOS	6,973.92	6,685.68	6,630.60	6,570.14	6,601.46	6,671.84	6,813.36	6,950.32	0.00
UTILIDAD NETA / EMPLEADOS	51.10	21.39	31.19	44.10	56.25	21.53	33.15	46.30	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.47	(2.30)	(4.44)	(5.34)	(1.42)	0.36	2.40	7.42	0.00
PRESTAMOS (%)	(14.50)	(3.23)	5.72	(0.63)	(0.99)	(7.58)	(2.35)	4.26	0.00

LOCALES (%)	0.55	9.44	14.25	6.99	6.89	2.55	4.75	9.89	0.00
EXTRANJEROS (%)	(29.25)	(17.46)	(4.93)	(10.76)	(11.97)	(22.66)	(13.01)	(4.70)	0.00
DEPOSITOS (%)	1.96	(3.31)	(8.41)	(8.05)	(2.94)	(0.21)	4.03	10.44	0.00
LOCALES (%)	61.64	46.06	3.45	(9.73)	(3.70)	(2.18)	3.32	5.36	0.00
EXTRANJEROS (%)	(27.39)	(29.98)	(18.31)	(6.11)	(2.12)	2.01	4.79	16.09	0.00
PATRIMONIO (%)	5.85	3.33	0.87	0.70	2.14	4.91	6.91	7.61	0.00
UTILIDAD NETA (%)	35.50	17.14	(22.79)	(11.39)	12.87	0.68	7.62	9.63	0.00
CLASIFICACION PRESTAMOS									
NORMAL	700,989.59	733,758.78	774,952.00	742,007.24	707,030.01	692,928.09	760,816.31	743,111.46	0.00
MENCION ESPECIAL	26,903.08	26,495.90	20,136.81	6,602.52	10,794.57	7,477.09	9,626.44	35,933.89	0.00
SUBNORMAL	9,091.29	11,281.38	11,349.58	11,727.29	14,925.77	13,843.63	21,189.47	19,199.73	0.00
DUDOSO	16,728.80	17,101.08	6,046.62	5,752.31	3,062.10	3,366.34	3,362.16	2,900.41	0.00
IRRECUPERABLE	6,655.87	7,077.71	22,324.49	22,965.69	19,702.31	21,769.93	21,701.64	21,678.26	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.85	4.90	4.68	4.68	4.72	4.73	4.57	4.54	0.00
AL POR MENOR	4.71	4.76	4.75	4.70	4.76	4.89	4.82	4.90	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.99	4.99	5.08	5.06	5.06	5.14	5.24	5.33	0.00
PRESTAMO PERSONAL AUTO	6.01	6.22	6.44	6.41	6.35	6.37	6.49	6.48	0.00
PRESTAMO PERSONAL	7.97	7.93	8.01	8.24	8.32	8.48	8.65	8.94	0.00
TARJETA DE CREDITO	15.00	19.21	19.43	19.88	20.11	20.19	20.24	20.25	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.19	3.25	3.32	3.38	3.45	3.56	3.60	3.65	0.00
PERSONA JURIDICA	3.15	3.15	3.14	3.16	3.27	3.36	3.43	3.42	0.00