

**BANCO DAVIVIENDA (PANAMÁ), S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**A DICIEMBRE 2015**

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
INGRESO POR INTERESES	49,581,640.31	13,760,345.70	27,706,817.53	42,714,759.16	58,193,721.10
PRESTAMOS	38,854,608.22	11,058,363.82	22,279,519.42	34,704,506.01	47,522,840.52
DEPOSITOS	1,834,385.36	443,102.87	892,556.76	1,330,380.38	1,781,696.80
INVERSIONES	8,548,978.62	2,177,319.73	4,375,575.35	6,444,445.12	8,582,621.95
ARRENDAMIENTOS	343,668.11	81,559.28	159,166.00	235,427.65	306,561.83
OTROS	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	24,297,929.17	6,452,769.26	12,891,635.76	19,425,188.55	26,549,460.08
INTERESES PAGADOS	20,822,076.60	5,527,451.36	11,169,014.09	16,769,770.66	23,019,078.71
COMISIONES	3,475,852.57	925,317.90	1,722,621.67	2,655,417.89	3,530,381.37
INGRESO NETO DE INTERESES	25,283,711.14	7,307,576.44	14,815,181.77	23,289,570.61	31,644,261.02
OTROS INGRESOS	3,274,674.28	1,418,330.40	1,664,417.98	1,822,763.55	(2,408.07)
COMISIONES	2,080,290.71	710,001.34	1,292,474.09	1,948,235.46	2,382,878.71
OPERACIONES CON DIVISAS	110,825.63	(92,163.38)	(39,412.72)	20,304.24	(108,610.11)
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	1,083,557.94	800,492.44	411,356.61	(145,776.15)	(2,276,676.67)
INGRESOS DE OPERACIONES	28,558,385.42	8,725,906.84	16,479,599.75	25,112,334.16	31,641,852.95
EGRESOS GENERALES	12,620,550.78	3,697,019.04	7,464,993.15	10,859,190.94	14,223,696.51
GASTOS ADMINISTRATIVOS	7,706,910.28	2,422,589.24	4,607,900.30	6,553,097.85	8,231,066.72
GASTOS GENERALES	965,244.96	237,358.95	582,846.52	903,081.45	1,309,273.94
GASTOS DE DEPRECIACION	745,865.64	209,576.39	455,496.00	656,714.47	842,082.71
OTROS GASTOS	3,202,529.90	827,494.46	1,818,750.33	2,746,297.17	3,841,273.14
UTILIDADES ANTES DE PROVISIONES	15,937,834.64	5,028,887.80	9,014,606.60	14,253,143.22	17,418,156.44
CUENTAS MALAS	2,830,649.11	0.00	0.00	1,211,424.50	2,468,797.67
UTILIDAD DEL PERIODO	13,107,185.53	5,028,887.80	9,014,606.60	13,041,718.72	14,949,358.77