

**BANCO DAVIVIENDA (PANAMÁ), S.A.**  
**ESTADO DE RESULTADO**  
**DE DICIEMBRE 2017 A DICIEMBRE 2018**  
**( En Miles de Balboas )**

	2017	2018												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	50,528.65	4,284.78	3,864.53	4,319.92	4,653.09	4,201.03	4,726.31	4,931.19	4,852.48	4,763.61	4,213.63	5,130.18	5,206.97	55,147.72
Préstamos	39,873.13	3,365.50	2,912.03	3,178.26	3,216.04	3,334.89	3,530.61	3,638.61	3,721.11	3,565.75	3,510.73	3,533.54	3,622.55	41,129.63
Depósitos	3,037.19	267.70	196.63	195.33	288.15	212.40	155.15	153.86	134.54	148.59	219.32	445.38	441.39	2,858.45
Inversiones	7,473.50	644.73	749.35	940.04	1,142.96	648.05	1,034.85	1,133.30	991.71	1,044.43	478.92	1,146.40	1,137.87	11,092.63
Arrendamiento Financiero	144.84	6.85	6.52	6.28	5.93	5.68	5.69	5.42	5.12	4.84	4.66	4.87	5.15	67.01
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Egresos de Operaciones	25,285.00	2,138.50	1,983.79	2,158.65	2,243.41	2,222.32	2,213.17	2,330.67	2,407.92	2,325.71	2,412.28	2,248.46	2,462.71	27,147.59
Intereses Pagados	23,699.31	1,951.28	1,908.83	1,985.85	2,083.19	2,056.83	2,075.72	2,155.85	2,238.30	2,203.55	2,227.17	2,205.23	2,289.04	25,380.85
Comisiones	1,585.69	187.21	74.96	172.80	160.21	165.49	137.45	174.82	169.62	122.16	185.11	43.24	173.67	1,766.74
Ingreso Neto de Intereses	25,243.65	2,146.29	1,880.74	2,161.26	2,409.68	1,978.70	2,513.14	2,600.53	2,444.56	2,437.90	1,801.35	2,881.72	2,744.26	28,000.13
Otros Ingresos	4,622.41	479.94	613.39	599.03	203.56	227.80	752.77	419.84	227.87	280.40	280.18	246.71	1,744.14	6,075.64
Comisiones	2,910.97	180.26	154.43	253.03	231.85	207.19	656.00	279.88	262.93	184.52	214.51	166.16	213.62	3,004.40
Operaciones con Divisas	139.72	228.66	(22.60)	85.33	(7.72)	(54.61)	(30.56)	57.01	(97.75)	33.80	(136.09)	4.47	17.90	77.84
Dividendos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	1,571.72	71.01	481.55	260.67	(20.57)	75.21	127.34	82.95	62.69	62.08	201.76	76.08	1,512.62	2,993.40
Ingresos de Operaciones	29,866.06	2,626.23	2,494.13	2,760.29	2,613.24	2,206.50	3,265.91	3,020.37	2,672.43	2,718.30	2,081.52	3,128.43	4,488.41	34,075.77
Egresos Generales	16,104.90	1,472.99	1,355.46	1,608.68	1,612.24	1,414.67	1,529.54	1,736.08	1,533.21	1,621.56	1,417.68	2,872.95	2,596.33	20,771.40
Gastos Administrativos	9,427.14	830.40	915.76	1,051.72	1,041.18	913.39	764.18	1,027.19	938.18	933.84	774.83	1,081.45	1,314.34	11,586.44
Gastos Generales	3,233.18	329.54	171.14	252.93	230.44	217.71	403.65	258.41	240.16	281.78	294.61	716.39	477.53	3,874.29
Gastos de Depreciación	794.30	81.45	81.43	75.94	75.05	75.30	80.39	83.83	79.32	108.65	85.54	82.60	252.96	1,162.45
Otros Gastos	2,650.28	231.61	187.14	228.09	265.57	208.27	281.32	366.65	275.55	297.30	262.70	992.52	551.51	4,148.22
Utilidad antes de Provisiones	13,761.15	1,153.24	1,138.67	1,151.61	1,001.00	791.84	1,736.37	1,284.29	1,139.23	1,096.74	663.84	255.48	1,892.07	13,304.37
Provisiones por Cuentas Malas	5,687.96	270.59	(11.32)	(259.27)	222.55	1,068.06	660.57	681.35	684.27	164.64	839.86	177.62	(306.52)	4,192.39
Utilidad del Periodo	8,073.20	882.65	1,149.98	1,410.88	778.45	(276.23)	1,075.80	602.94	454.96	932.10	(176.02)	77.86	2,198.59	9,111.98