

**BANCO DAVIVIENDA (PANAMÁ), S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**A DICIEMBRE 2022**

|                                 | 2021          | 2022          |               |               |               |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|
|                                 | TRIMESTRE IV  | TRIMESTRE I   | TRIMESTRE II  | TRIMESTRE III | TRIMESTRE IV  |
| INGRESO POR INTERESES           | 52,813,050.54 | 12,188,214.94 | 25,628,315.45 | 41,462,317.13 | 58,931,548.11 |
| PRESTAMOS                       | 33,748,748.35 | 7,513,273.48  | 15,517,625.65 | 24,422,731.76 | 34,909,474.77 |
| DEPOSITOS                       | 2,664,989.77  | 565,122.84    | 1,476,881.45  | 3,295,196.18  | 5,347,673.62  |
| INVERSIONES                     | 16,377,016.77 | 4,105,634.18  | 8,626,094.85  | 13,733,818.48 | 18,661,225.93 |
| ARRENDAMIENTOS                  | 22,295.65     | 4,184.44      | 7,713.50      | 10,570.71     | 13,173.79     |
| OTROS                           | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| EGRESOS DE OPERACIONES          | 23,199,766.38 | 5,010,128.70  | 10,095,025.41 | 15,704,064.25 | 23,356,194.58 |
| INTERESES PAGADOS               | 21,140,042.13 | 4,437,076.17  | 8,910,271.88  | 13,856,790.06 | 20,815,741.10 |
| COMISIONES                      | 2,059,724.25  | 573,052.53    | 1,184,753.53  | 1,847,274.19  | 2,540,453.48  |
| INGRESO NETO DE INTERESES       | 29,613,284.16 | 7,178,086.24  | 15,533,290.04 | 25,758,252.88 | 35,575,353.53 |
| OTROS INGRESOS                  | 6,971,209.02  | 1,492,063.68  | 3,455,304.51  | 4,818,957.85  | 6,473,622.89  |
| COMISIONES                      | 3,118,601.60  | 890,691.86    | 1,928,132.13  | 2,868,072.83  | 3,713,243.69  |
| OPERACIONES CON DIVISAS         | 271,450.49    | 64,797.00     | 146,198.30    | 218,358.01    | 293,948.79    |
| DIVIDENDOS                      | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| OTROS INGRESOS                  | 3,581,156.93  | 536,574.82    | 1,380,974.08  | 1,732,527.01  | 2,466,430.41  |
| INGRESOS DE OPERACIONES         | 36,584,493.18 | 8,670,149.92  | 18,988,594.55 | 30,577,210.73 | 42,048,976.42 |
| EGRESOS GENERALES               | 21,923,360.54 | 4,947,274.11  | 11,678,713.24 | 19,305,670.25 | 27,544,931.76 |
| GASTOS ADMINISTRATIVOS          | 10,354,843.08 | 2,738,485.08  | 5,648,924.74  | 8,547,891.63  | 11,773,944.88 |
| GASTOS GENERALES                | 8,090,548.64  | 1,448,838.43  | 4,508,023.73  | 8,466,241.54  | 12,681,574.64 |
| GASTOS DE DEPRECIACION          | 3,179,239.49  | 759,950.60    | 1,511,337.76  | 2,280,484.92  | 3,078,360.08  |
| OTROS GASTOS                    | 298,729.33    | 0.00          | 10,427.01     | 11,052.16     | 11,052.16     |
| UTILIDADES ANTES DE PROVISIONES | 14,661,132.64 | 3,722,875.81  | 7,309,881.31  | 11,271,540.48 | 14,504,044.65 |
| CUENTAS MALAS                   | 11,937,978.21 | 2,896,586.17  | 4,713,375.02  | 4,468,377.12  | 6,136,780.87  |
| UTILIDAD DEL PERIODO            | 2,723,154.43  | 826,289.64    | 2,596,506.29  | 6,803,163.36  | 8,367,263.78  |