

BANCO DAVIVIENDA (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	91,379.33	32.41%	281,985.73	226,454.67	225,306.05	271,453.34	167,354.58	280,596.85	292,734.28	301,184.00	268,305.68	322,240.77	327,580.05	312,095.45	373,365.05
Depositos Locales en Bancos	129,108.70	116.10%	111,200.75	88,517.88	94,253.46	93,583.42	105,455.85	220,850.52	226,360.76	249,375.81	236,317.93	233,490.35	232,225.88	232,255.08	240,309.45
A la Vista	124,108.70	122.64%	101,200.75	78,517.88	84,253.46	83,583.42	75,455.85	190,850.52	196,360.76	219,375.81	216,317.93	218,490.35	217,225.88	217,255.08	225,309.45
A Plazo	5,000.00	50.00%	10,000.00	10,000.00	10,000.00	10,000.00	30,000.00	30,000.00	30,000.00	30,000.00	20,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Depositos Extranjeros en Bancos	(36,920.62)	(22.45%)	164,448.46	132,944.54	124,066.64	172,023.77	57,222.62	54,475.58	61,065.47	46,471.05	26,304.18	83,925.89	90,589.42	72,749.97	127,527.85
A la Vista	(36,920.62)	(22.45%)	164,448.46	132,944.54	124,066.64	172,023.77	57,222.62	54,475.58	61,065.47	46,471.05	26,304.18	83,925.89	90,589.42	72,749.97	127,527.85
A Plazo	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	0.00
Menos Provisiones	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	0.00
Locales	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	0.00
Extranjero	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	0.00
Otros	(808.75)	(12.76%)	6,336.52	4,992.24	6,985.95	5,846.15	4,676.11	5,270.75	5,308.05	5,337.14	5,683.56	4,824.52	4,764.74	7,090.41	5,527.76
CARTERA CREDITICIA	78,568.72	12.78%	614,941.05	610,137.76	602,633.87	619,736.73	610,498.69	633,134.63	645,159.13	659,895.46	665,593.73	686,519.35	670,570.80	694,530.62	693,509.77
Locales	(12,685.49)	(2.61%)	485,901.95	485,628.29	482,945.03	493,514.43	475,745.89	467,804.11	475,746.56	490,830.99	499,982.28	512,754.70	492,790.44	479,702.27	473,216.46
Extranjero	90,411.97	57.33%	157,697.53	153,844.11	149,758.60	157,335.70	166,334.68	197,381.82	199,755.16	198,940.16	194,665.13	202,178.73	206,504.96	241,799.51	248,109.50
Menos Provisiones	(842.24)	(2.94%)	28,658.44	29,334.64	30,069.76	31,113.40	31,581.88	32,051.31	30,342.58	29,875.68	29,053.68	28,414.08	28,724.60	26,971.17	27,816.20
Locales	(842.24)	(2.94%)	28,658.44	29,334.64	30,069.76	31,113.40	31,581.88	32,051.31	30,342.58	29,875.68	29,053.68	28,414.08	28,724.60	26,971.17	27,816.20
Extranjero	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	0.00
INVERSIONES EN VALORES	30,961.81	8.07%	383,841.40	386,462.20	399,218.33	418,272.23	458,809.34	487,354.68	488,626.11	506,696.12	487,745.11	428,401.58	429,981.58	434,501.93	414,803.21
Locales	(6,342.10)	(2.88%)	220,004.61	216,935.76	219,421.46	218,651.35	217,569.34	217,207.63	206,782.12	238,005.03	230,788.02	214,472.29	213,546.25	212,960.86	213,662.51
Extranjero	36,877.15	22.24%	165,787.38	171,926.23	181,563.37	201,400.87	242,832.10	271,904.57	283,664.73	270,178.41	258,853.41	215,722.29	218,462.81	223,591.14	202,664.53
Menos Provisiones	(426.76)	(21.88%)	1,950.58	2,399.79	1,766.50	1,780.00	1,592.11	1,757.53	1,820.73	1,487.32	1,896.33	1,793.00	2,027.47	2,050.08	1,523.83
Locales	(426.76)	(21.88%)	1,950.58	2,399.79	1,766.50	1,780.00	1,592.11	1,757.53	1,820.73	1,487.32	1,896.33	1,793.00	2,027.47	2,050.08	1,523.83
Extranjero	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	0.00
OTROS ACTIVOS	(570.60)	(0.94%)	60,870.08	62,205.74	63,140.15	61,633.61	58,826.99	59,422.62	60,479.58	60,349.46	60,662.53	60,718.13	60,847.90	60,891.66	60,299.49
Locales	(842.28)	(1.50%)	56,255.99	59,351.67	57,908.87	57,446.62	55,814.86	55,967.75	54,642.58	55,641.41	53,930.03	56,791.48	56,794.48	56,228.32	55,413.72
Extranjero	271.68	5.89%	4,614.09	2,854.06	5,231.28	4,186.99	3,012.14	3,454.87	5,837.00	4,708.06	6,732.49	3,926.66	4,053.43	4,663.34	4,885.77
TOTAL DE ACTIVOS	200,339.26	14.93%	1,341,638.26	1,285,260.36	1,290,298.40	1,371,095.91	1,295,489.59	1,460,508.79	1,486,999.11	1,528,125.04	1,482,307.05	1,497,879.84	1,488,980.33	1,502,019.66	1,541,977.52
DEPOSITOS	201,277.60	18.24%	1,103,405.58	1,053,768.29	1,067,805.74	1,150,767.92	1,098,780.33	1,264,429.61	1,297,441.44	1,321,719.57	1,276,531.06	1,286,992.66	1,254,513.01	1,256,948.34	1,304,683.18
Locales	(75,436.92)	(14.14%)	533,660.46	520,235.30	531,794.36	551,277.26	543,404.73	532,382.42	535,223.05	518,785.78	491,943.72	493,303.29	433,040.35	438,113.90	458,223.54

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			2021	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
Oficiales	53.46	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	157.74	123.99	101.31	113.24	94.74	53.46
De Particulares	(28,278.31)	(5.98%)	472,736.06	476,057.54	472,608.73	506,797.99	510,926.27	504,922.68	522,728.98	490,598.60	468,737.03	475,340.25	418,541.68	424,058.93	444,457.75
A la Vista	10,988.82	15.22%	72,207.32	71,860.75	74,235.86	98,857.04	98,229.03	86,366.11	74,709.00	75,875.33	72,316.68	68,258.49	59,746.08	72,241.62	83,196.13
A Plazo	(35,317.50)	(12.72%)	277,726.92	275,304.37	274,223.70	275,530.15	276,351.19	273,687.34	295,873.65	287,791.44	269,025.93	274,605.77	238,923.66	222,764.83	242,409.43
De Ahorros	(3,949.63)	(3.22%)	122,801.82	128,892.42	124,149.17	132,410.80	136,346.05	144,869.23	152,146.34	126,931.82	127,394.42	132,475.99	119,871.95	129,052.47	118,852.19
De Bancos	(47,212.08)	(77.49%)	60,924.40	44,177.76	59,185.64	44,479.27	32,478.46	27,459.74	12,494.07	28,029.44	23,082.70	17,861.72	14,385.43	13,960.23	13,712.32
A la Vista	(2,304.47)	(54.54%)	4,225.11	2,478.47	2,486.17	2,779.81	778.66	759.26	793.59	1,328.95	1,292.04	6,071.06	2,594.43	2,168.55	1,920.64
A Plazo	(44,907.61)	(79.20%)	56,699.29	41,699.29	56,699.46	41,699.46	31,699.80	26,700.48	11,700.48	26,700.48	21,790.66	11,790.66	11,791.00	11,791.68	11,791.68
Extranjero	276,714.52	48.57%	569,745.12	533,532.98	536,011.37	599,490.67	555,375.60	732,047.19	762,218.39	802,933.79	784,587.35	793,689.37	821,472.65	818,834.44	846,459.64
Oficiales	1,469.67	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,751.04	2,310.01	3,272.64	3,813.64	3,825.52	1,469.67
De Particulares	161,965.68	31.60%	512,489.38	516,484.86	534,527.58	571,348.99	548,020.01	580,192.52	604,580.28	621,253.20	612,961.16	613,218.13	646,431.04	658,104.78	674,455.06
A la Vista	(1,267.60)	(2.39%)	52,962.80	60,952.90	55,682.51	70,874.07	61,677.87	69,816.24	78,587.05	85,294.06	90,371.06	90,180.23	60,269.06	61,052.11	51,695.20
A Plazo	92,967.08	35.10%	264,839.92	251,572.40	262,410.64	272,228.27	260,174.35	253,254.60	260,963.62	267,673.62	273,603.27	286,485.27	352,844.77	347,592.04	357,806.99
De Ahorros	70,266.21	36.09%	194,686.66	203,959.56	216,434.43	228,246.65	226,167.79	257,121.68	265,029.60	268,285.52	248,986.83	236,552.62	233,317.21	249,460.62	264,952.87
De Bancos	113,279.17	197.85%	57,255.75	17,048.13	1,483.79	28,141.68	7,355.59	151,854.67	157,638.11	177,929.55	169,316.17	177,198.61	171,227.98	156,904.15	170,534.92
A la Vista	113,279.17	197.85%	57,255.75	17,048.13	1,483.79	28,141.68	7,355.59	151,854.67	157,638.11	177,929.55	169,316.17	177,198.61	171,227.98	156,904.15	170,534.92
A Plazo	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	0.00
OBLIGACIONES	1,992.58	3.21%	62,007.42	54,507.42	47,293.00	47,293.00	30,500.00	30,500.00	23,000.00	35,400.00	35,400.00	38,000.00	65,500.00	65,500.00	64,000.00
Locales	15,000.00	46.15%	32,500.00	32,500.00	32,500.00	32,500.00	25,500.00	25,500.00	23,000.00	23,000.00	23,000.00	33,000.00	45,500.00	45,500.00	47,500.00
Extranjero	(13,007.42)	(44.08%)	29,507.42	22,007.42	14,793.00	14,793.00	5,000.00	5,000.00	0.00	12,400.00	12,400.00	5,000.00	20,000.00	20,000.00	16,500.00
OTROS PASIVOS	1,049.99	5.11%	20,551.34	22,448.53	21,875.22	21,184.51	20,589.77	19,896.00	21,807.20	22,720.24	21,039.97	25,702.16	21,891.00	29,112.52	21,601.33
Locales	(100.42)	(0.58%)	17,368.87	18,214.92	18,310.11	17,887.42	17,437.11	15,916.97	17,582.87	19,541.05	17,661.98	22,220.90	18,276.12	24,515.97	17,268.45
Extranjero	1,150.41	36.15%	3,182.47	4,233.61	3,565.11	3,297.09	3,152.65	3,979.02	4,224.33	3,179.19	3,377.99	3,481.27	3,614.88	4,596.55	4,332.88
PATRIMONIO	(3,980.90)	(2.56%)	155,673.91	154,536.12	153,324.45	151,850.48	145,619.50	145,683.18	144,750.47	148,285.24	149,336.02	147,185.01	147,076.32	150,458.80	151,693.01
Capital	0.00	0.00%	19,100.00	19,100.00	19,100.00	19,100.00	19,100.00	19,100.00	19,100.00	19,100.00	19,100.00	19,100.00	19,100.00	19,100.00	19,100.00
Reservas de Capital	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	0.00
Otras Reservas	417.35	1.85%	22,560.35	22,560.35	22,945.78	22,945.78	22,945.78	23,077.40	23,228.42	23,228.42	22,735.65	22,735.65	22,735.65	22,966.50	22,977.71
Provisiones Dinámicas	0.00	0.00%	18,435.07	18,435.07	18,435.07	18,435.07	18,435.07	18,435.07	18,435.07	18,435.07	18,435.07	18,435.07	18,435.07	18,435.07	18,435.07
Otras Reservas	417.35	10.12%	4,125.28	4,125.28	4,510.71	4,510.71	4,510.71	4,642.33	4,793.35	4,793.35	4,300.58	4,300.58	4,300.58	4,531.43	4,542.64

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Utilidad de Periodos Anteriores	(30.96)	(0.03%)	108,920.51	112,053.30	111,667.88	111,667.88	108,978.77	108,789.86	108,638.83	108,638.83	109,131.60	109,131.60	109,131.60	108,900.75	108,889.55
Utilidad de Periodo	5,755.77	183.73%	3,132.80	516.78	1,061.70	920.75	57.07	642.51	2,869.43	4,839.76	5,510.32	7,190.83	6,947.72	8,474.27	8,888.57
Ganancia o Perdida en Valores Disponibles para la Venta	(10,123.07)	(516.42%)	1,960.26	305.68	(1,450.91)	(2,783.93)	(5,462.13)	(5,926.58)	(9,086.22)	(7,521.78)	(7,141.56)	(10,973.07)	(10,838.65)	(8,982.73)	(8,162.81)
PASIVO Y PATRIMONIO	200,339.26	14.93%	1,341,638.26	1,285,260.36	1,290,298.40	1,371,095.91	1,295,489.59	1,460,508.79	1,486,999.11	1,528,125.04	1,482,307.05	1,497,879.84	1,488,980.33	1,502,019.66	1,541,977.52