

**BANCO DAVIVIENDA (PANAMÁ), S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2022 A DICIEMBRE 2023**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(130,950.29)	(35.07%)	373,365.05	301,336.59	368,916.83	328,857.53	316,360.78	334,107.67	366,959.32	325,714.54	170,820.49	179,023.26	191,211.73	207,706.50	242,414.76
Depositos Locales en Bancos	(133,567.52)	(55.58%)	240,309.45	234,595.11	253,581.70	264,799.51	250,411.04	254,001.71	260,723.21	262,209.07	95,277.66	101,548.92	103,812.34	115,714.17	106,741.93
A la Vista	(118,567.52)	(52.62%)	225,309.45	219,595.11	238,581.70	254,799.51	245,411.04	249,001.71	250,723.21	252,209.07	95,277.66	101,548.92	103,812.34	115,714.17	106,741.93
A Plazo	(15,000.00)	(100.00%)	15,000.00	15,000.00	15,000.00	10,000.00	5,000.00	5,000.00	10,000.00	10,000.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(1,292.39)	(1.01%)	127,527.85	60,648.22	106,128.47	55,179.88	60,499.29	75,102.65	99,736.53	56,957.48	69,071.76	70,991.14	80,498.00	85,505.59	126,235.45
A la Vista	(1,292.39)	(1.01%)	127,527.85	60,648.22	106,128.47	55,179.88	60,499.29	75,102.65	89,736.53	46,957.48	59,071.76	70,991.14	80,498.00	85,505.59	126,235.45
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	10,000.00	10,000.00	10,000.00	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	3,909.62	70.73%	5,527.76	6,093.26	9,206.65	8,878.14	5,450.45	5,003.31	6,499.58	6,547.99	6,471.07	6,483.20	6,901.39	6,486.74	9,437.38
<b>CARTERA CREDITICIA</b>	184,343.92	26.58%	693,509.77	711,694.86	715,347.03	768,998.29	762,971.42	751,465.22	743,544.14	762,569.86	761,673.47	775,003.74	798,901.18	820,721.32	877,853.69
Locales	118,730.24	25.09%	473,216.46	489,150.92	490,795.85	514,005.23	498,845.28	508,118.49	512,563.36	520,674.70	527,271.05	528,004.19	533,363.96	551,849.99	591,946.71
Extranjero	63,294.26	25.51%	248,109.50	250,297.43	252,937.99	284,413.29	293,828.20	272,824.01	261,885.65	273,789.38	266,962.55	280,288.16	299,394.89	304,289.04	311,403.77
Menos Provisiones	(2,319.41)	(8.34%)	27,816.20	27,753.49	28,386.81	29,420.23	29,702.06	29,477.28	30,904.87	31,894.22	32,560.13	33,288.61	33,857.67	35,417.72	25,496.79
Locales	(2,319.41)	(8.34%)	27,816.20	27,753.49	28,386.81	29,420.23	29,702.06	29,477.28	30,904.87	31,894.22	32,560.13	33,288.61	33,857.67	35,417.72	25,496.79
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
<b>INVERSIONES EN VALORES</b>	32,184.02	7.76%	414,803.21	496,451.09	470,195.19	459,267.50	480,017.09	518,145.47	515,277.00	509,162.90	487,181.09	483,925.65	480,021.94	458,718.00	446,987.23
Locales	36,840.21	17.24%	213,662.51	213,006.19	215,521.82	215,040.52	214,804.27	222,534.93	229,893.26	231,819.74	251,587.85	252,414.50	257,910.85	244,500.28	250,502.72
Extranjero	(4,688.61)	(2.31%)	202,664.53	284,701.39	256,101.38	245,499.04	266,558.17	296,962.68	286,697.63	278,643.03	236,905.69	232,817.19	223,694.93	215,735.17	197,975.92
Menos Provisiones	(32.41)	(2.13%)	1,523.83	1,256.50	1,428.01	1,272.06	1,345.35	1,352.14	1,313.88	1,299.87	1,312.45	1,306.04	1,583.83	1,517.45	1,491.42
Locales	(32.41)	(2.13%)	1,523.83	1,256.50	1,428.01	1,272.06	1,345.35	1,352.14	1,313.88	1,299.87	1,312.45	1,306.04	1,583.83	1,517.45	1,491.42
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
<b>OTROS ACTIVOS</b>	4,415.43	7.32%	60,299.49	61,078.83	61,529.31	61,363.25	61,159.52	63,442.39	61,299.68	63,042.90	63,726.75	63,270.90	62,724.99	64,670.73	64,714.92
Locales	(127,144.73)	(229.45%)	55,413.72	56,380.24	56,586.09	56,517.95	56,096.68	58,123.28	(62,823.83)	(63,307.05)	(65,040.55)	(60,954.22)	(64,450.59)	(68,216.30)	(71,731.01)
Extranjero	131,560.16	2,692.72%	4,885.77	4,698.59	4,943.22	4,845.29	5,062.84	5,319.11	124,123.51	126,349.95	128,767.30	124,225.12	127,175.58	132,887.03	136,445.93
<b>TOTAL DE ACTIVOS</b>	89,993.08	5.84%	1,541,977.52	1,570,561.37	1,615,988.36	1,618,486.56	1,620,508.82	1,667,160.75	1,687,080.14	1,660,490.21	1,483,401.81	1,501,223.54	1,532,859.84	1,551,816.56	1,631,970.60
<b>DEPOSITOS</b>	96,612.41	7.41%	1,304,683.18	1,338,449.37	1,384,332.76	1,355,039.77	1,355,660.76	1,401,549.44	1,424,300.64	1,415,836.83	1,249,533.26	1,278,141.50	1,320,603.14	1,330,131.62	1,401,295.59
Locales	42,682.63	9.31%	458,223.54	452,574.13	468,343.29	429,360.04	439,239.37	443,384.73	454,946.38	442,934.71	420,407.85	431,899.99	457,503.27	484,037.82	500,906.18

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	VARIACION ABSOLUTA	%	2022		2023										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(34.70)	(64.90%)	53.46	230.35	192.43	162.10	131.43	101.37	81.13	59.93	163.31	170.60	104.34	95.28	18.77
De Particulares	30,255.62	6.81%	444,457.75	438,340.44	450,664.20	415,186.06	425,031.41	429,071.44	415,585.06	428,289.09	403,727.36	414,249.91	439,482.54	457,810.82	474,713.37
A la Vista	(16,044.34)	(19.28%)	83,196.13	75,195.11	82,142.78	64,015.68	80,763.96	79,765.11	65,983.23	60,759.44	64,072.98	65,424.57	68,376.29	71,036.25	67,151.80
A Plazo	42,836.08	17.67%	242,409.43	247,406.41	237,858.47	238,629.23	234,668.59	238,430.17	246,214.00	248,725.20	233,759.50	233,201.42	241,064.49	278,449.21	285,245.51
De Ahorros	3,463.87	2.91%	118,852.19	115,738.92	130,662.95	112,541.14	109,598.86	110,876.17	103,387.83	118,804.46	105,894.89	115,623.91	130,041.75	108,325.37	122,316.06
De Bancos	12,461.72	90.88%	13,712.32	14,003.34	17,486.66	14,011.88	14,076.52	14,211.92	39,280.19	14,585.68	16,517.18	17,479.47	17,916.39	26,131.72	26,174.04
A la Vista	4,457.15	232.07%	1,920.64	2,211.65	5,693.91	2,219.12	2,283.42	2,418.13	27,486.41	2,791.90	4,722.31	5,684.60	6,121.18	6,335.47	6,377.79
A Plazo	8,004.57	67.88%	11,791.68	11,791.68	11,792.75	11,792.75	11,793.10	11,793.78	11,793.78	11,793.78	11,794.87	11,794.87	11,795.21	19,796.25	19,796.25
Extranjero	53,929.77	6.37%	846,459.64	885,875.23	915,989.47	925,679.73	916,421.39	958,164.72	969,354.27	972,902.12	829,125.41	846,241.51	863,099.87	846,093.80	900,389.41
Oficiales	6,304.45	428.97%	1,469.67	4,294.90	4,053.74	2,390.30	3,605.92	5,719.34	1,457.34	2,181.70	1,549.22	682.73	3,960.55	7,474.10	7,774.12
De Particulares	173,435.06	25.71%	674,455.06	722,104.07	752,525.92	744,698.65	751,809.28	797,659.05	807,966.37	817,282.74	819,357.58	820,212.37	828,718.03	823,314.14	847,890.11
A la Vista	(1,806.88)	(3.50%)	51,695.20	53,278.49	48,705.83	52,957.29	48,162.66	59,098.28	53,468.92	60,251.48	54,787.67	48,098.18	46,531.27	45,348.25	49,888.31
A Plazo	177,767.25	49.68%	357,806.99	420,849.09	460,717.35	451,540.74	459,476.59	495,900.65	503,706.03	510,686.66	516,023.28	521,249.72	534,412.13	525,110.73	535,574.24
De Ahorros	(2,525.31)	(0.95%)	264,952.87	247,976.48	243,102.74	240,200.61	244,170.03	242,660.13	250,791.42	246,344.59	248,546.62	250,864.47	247,774.62	252,855.16	262,427.56
De Bancos	(125,809.74)	(73.77%)	170,534.92	159,476.27	159,409.80	178,590.77	161,006.19	154,786.32	159,930.56	153,437.68	8,218.61	25,346.41	30,421.29	15,305.56	44,725.18
A la Vista	(125,809.74)	(73.77%)	170,534.92	159,476.27	159,409.80	178,590.77	161,006.19	154,786.32	159,930.56	153,437.68	8,218.61	25,346.41	30,421.29	15,305.56	44,725.18
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	(22,000.00)	(34.38%)	64,000.00	54,000.00	54,000.00	60,000.00	62,100.00	62,100.00	62,100.00	58,000.00	50,500.00	38,500.00	29,000.00	36,500.00	42,000.00
Locales	(35,500.00)	(74.74%)	47,500.00	42,500.00	42,500.00	42,500.00	40,500.00	40,500.00	40,500.00	40,500.00	33,000.00	18,500.00	16,500.00	16,500.00	12,000.00
Extranjero	13,500.00	81.82%	16,500.00	11,500.00	11,500.00	17,500.00	21,600.00	21,600.00	21,600.00	17,500.00	17,500.00	20,000.00	12,500.00	20,000.00	30,000.00
OTROS PASIVOS	3,252.26	15.06%	21,601.33	23,185.01	23,889.81	47,701.00	45,356.39	45,231.87	41,545.49	27,599.12	23,430.61	25,338.17	24,592.84	25,065.63	24,853.59
Locales	(365.48)	(2.12%)	17,268.45	18,407.99	18,372.01	42,471.70	39,865.42	39,437.75	35,376.57	20,219.44	15,881.32	17,788.29	17,370.79	17,771.19	16,902.97
Extranjero	3,617.74	83.50%	4,332.88	4,777.02	5,517.80	5,229.30	5,490.97	5,794.12	6,168.91	7,379.68	7,549.29	7,549.88	7,222.05	7,294.44	7,950.62
PATRIMONIO	12,128.41	8.00%	151,693.01	154,926.99	153,765.78	155,745.80	157,391.67	158,279.43	159,134.01	159,054.26	159,937.94	159,243.87	158,663.86	160,119.31	163,821.42
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	2,727.22	11.87%	22,977.71	23,036.27	22,818.65	22,833.65	22,848.65	23,190.03	23,291.28	24,382.73	22,874.37	22,916.88	24,378.27	24,152.19	25,704.93
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	2,727.22	60.04%	4,542.64	4,601.20	4,383.58	4,398.58	4,413.58	4,754.96	4,856.21	5,947.66	4,439.30	4,481.81	5,943.20	5,717.12	7,269.86

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Utilidad de Periodos Anteriores	6,027.77	5.54%	108,889.55	117,719.55	117,937.17	117,922.17	117,907.17	117,432.22	117,330.97	116,239.51	117,747.88	117,705.36	116,243.97	116,470.05	114,917.31
Utilidad de Periodo	175.49	1.97%	8,888.57	1,937.22	2,020.85	3,213.94	4,367.59	5,862.55	6,261.62	5,962.64	6,635.21	7,284.58	7,306.61	7,346.01	9,064.06
Ganancia o Perdida en Valores Disponibles para la Venta	3,197.94	(39.18%)	(8,162.81)	(6,866.04)	(8,110.89)	(7,323.97)	(6,831.74)	(7,305.36)	(6,849.85)	(6,630.62)	(6,419.51)	(7,762.96)	(8,364.99)	(6,948.94)	(4,964.88)
<b>PASIVO Y PATRIMONIO</b>	<b>89,993.08</b>	<b>5.84%</b>	<b>1,541,977.52</b>	<b>1,570,561.37</b>	<b>1,615,988.36</b>	<b>1,618,486.56</b>	<b>1,620,508.82</b>	<b>1,667,160.75</b>	<b>1,687,080.14</b>	<b>1,660,490.21</b>	<b>1,483,401.81</b>	<b>1,501,223.54</b>	<b>1,532,859.84</b>	<b>1,551,816.56</b>	<b>1,631,970.60</b>