

**BANCO DAVIVIENDA (PANAMÁ), S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2023 A DICIEMBRE 2024**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	49,203.20	20.30%	242,414.76	214,067.68	228,165.35	199,689.43	199,343.40	183,797.36	198,839.26	217,410.09	207,347.11	183,756.09	214,321.20	213,008.27	291,617.96
Depositos Locales en Bancos	101,979.01	95.54%	106,741.93	129,643.89	129,031.22	126,796.54	130,859.50	126,887.58	148,823.10	143,969.10	148,633.38	138,685.73	141,548.54	149,835.83	208,720.94
A la Vista	4,729.01	4.43%	106,741.93	96,643.89	96,031.22	93,796.54	97,609.50	93,637.58	97,073.10	100,719.10	105,383.38	95,435.73	93,298.54	101,585.83	111,470.94
A Plazo	97,250.00	0.00%	0.00	33,000.00	33,000.00	33,000.00	33,250.00	33,250.00	51,750.00	43,250.00	43,250.00	43,250.00	48,250.00	48,250.00	97,250.00
Depositos Extranjeros en Bancos	(49,791.64)	(39.44%)	126,235.45	77,076.58	92,432.69	65,241.31	61,953.47	49,145.03	43,630.73	66,730.53	53,299.80	38,949.42	67,839.49	58,366.16	76,443.82
A la Vista	(49,791.64)	(39.44%)	126,235.45	77,076.58	92,432.69	65,241.31	61,953.47	49,145.03	43,630.73	66,730.53	53,299.80	38,949.42	67,839.49	58,366.16	76,443.82
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	(2,984.17)	(31.62%)	9,437.38	7,347.21	6,701.45	7,651.58	6,530.43	7,764.76	6,385.42	6,710.46	5,413.93	6,120.94	4,933.17	4,806.29	6,453.21
<b>CARTERA CREDITICIA</b>	121,475.70	13.84%	877,853.69	932,918.04	946,041.63	1,006,065.25	1,066,812.28	1,043,182.22	989,204.35	1,000,409.07	1,015,400.25	1,028,595.06	1,030,656.73	1,042,432.63	999,329.39
Locales	204,906.16	34.62%	591,946.71	621,361.45	652,802.77	761,336.10	786,583.78	779,769.59	780,657.42	792,453.19	808,320.53	824,052.64	805,137.35	812,408.41	796,852.87
Extranjero	(87,694.11)	(28.16%)	311,403.77	338,109.73	319,923.36	272,473.07	308,577.79	291,482.00	234,650.43	234,043.26	233,030.90	230,450.70	251,032.56	255,680.40	223,709.65
Menos Provisiones	(4,263.66)	(16.72%)	25,496.79	26,553.14	26,684.50	27,743.92	28,349.29	28,069.37	26,103.49	26,087.39	25,951.18	25,908.28	25,513.19	25,656.19	21,233.13
Locales	(4,263.66)	(16.72%)	25,496.79	26,553.14	26,684.50	27,743.92	28,349.29	28,069.37	26,103.49	26,087.39	25,951.18	25,908.28	25,513.19	25,656.19	21,233.13
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>	6,291.62	1.41%	446,987.23	472,861.50	491,421.95	510,965.54	468,716.11	450,444.78	463,295.88	472,009.03	445,903.42	433,289.42	454,247.55	464,053.73	453,278.84
Locales	73,701.27	29.42%	250,502.72	253,631.61	272,198.47	272,634.35	267,337.90	256,738.61	273,323.04	286,706.26	292,925.54	299,103.12	321,268.90	324,650.01	324,204.00
Extranjero	(65,099.06)	(32.88%)	197,975.92	220,669.42	220,721.83	239,721.86	202,579.12	196,006.23	192,283.07	187,612.26	155,306.61	136,369.32	135,232.24	141,475.27	132,876.85
Menos Provisiones	2,310.59	154.93%	1,491.42	1,439.52	1,498.35	1,390.67	1,200.91	2,300.06	2,310.23	2,309.49	2,328.73	2,183.02	2,253.59	2,071.55	3,802.00
Locales	2,310.59	154.93%	1,491.42	1,439.52	1,498.35	1,390.67	1,200.91	2,300.06	2,310.23	2,309.49	2,328.73	2,183.02	2,253.59	2,071.55	3,802.00
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
<b>OTROS ACTIVOS</b>	10,364.86	16.02%	64,714.92	65,955.12	66,685.97	69,202.23	66,915.48	72,868.58	71,983.22	72,221.15	73,726.67	72,369.89	72,388.71	74,368.32	75,079.78
Locales	(4,429.94)	6.18%	(71,731.01)	(72,942.21)	(74,650.54)	(75,914.01)	(81,321.98)	(81,083.09)	(82,976.65)	(83,545.40)	(84,483.05)	(87,348.57)	(73,437.23)	(74,919.88)	(76,160.95)
Extranjero	14,794.80	10.84%	136,445.93	138,897.33	141,336.51	145,116.24	148,237.46	153,951.68	154,959.86	155,766.55	158,209.72	159,718.46	145,825.94	149,288.20	151,240.73
<b>TOTAL DE ACTIVOS</b>	187,335.38	11.48%	1,631,970.60	1,685,802.35	1,732,314.91	1,785,922.44	1,801,787.27	1,750,292.95	1,723,322.71	1,762,049.34	1,742,377.45	1,718,010.46	1,771,614.19	1,793,862.94	1,819,305.98
<b>DEPOSITOS</b>	117,528.81	8.39%	1,401,295.59	1,436,774.32	1,444,525.11	1,517,188.30	1,545,232.10	1,489,816.54	1,456,355.84	1,503,922.19	1,486,858.76	1,453,817.37	1,484,001.27	1,499,361.25	1,518,824.40
Locales	161,137.64	32.17%	500,906.18	552,056.47	557,004.58	570,359.88	566,118.26	519,483.32	619,101.67	639,448.14	624,125.95	628,380.82	622,322.06	629,535.42	662,043.81

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	32.38	172.56%	18.77	245.95	203.75	187.00	169.75	157.14	222.45	177.88	144.02	179.32	274.61	132.79	51.15
De Particulares	162,599.64	34.25%	474,713.37	503,437.30	503,854.08	514,152.18	519,479.25	490,967.75	579,614.39	599,346.72	595,148.96	599,798.26	593,081.98	600,387.78	637,313.01
A la Vista	(2,472.22)	(3.68%)	67,151.80	70,946.05	69,088.09	60,120.80	60,350.93	57,042.68	56,036.92	48,825.23	48,130.43	54,789.68	49,325.20	43,977.43	64,679.58
A Plazo	125,927.08	44.15%	285,245.51	281,207.07	281,617.65	289,723.39	292,892.81	283,471.61	384,636.25	387,232.67	393,083.72	396,420.65	395,063.75	405,881.37	411,172.59
De Ahorros	39,144.78	32.00%	122,316.06	151,284.18	153,148.33	164,307.98	166,235.51	150,453.45	138,941.22	163,288.82	153,934.81	148,587.93	148,693.04	150,528.98	161,460.84
De Bancos	(1,494.39)	(5.71%)	26,174.04	48,373.21	52,946.75	56,020.71	46,469.26	28,358.44	39,264.82	39,923.53	28,832.96	28,403.25	28,965.47	29,014.86	24,679.65
A la Vista	17,998.83	282.21%	6,377.79	26,576.96	31,149.40	34,223.35	34,671.56	16,558.80	27,465.18	28,123.89	28,532.21	28,102.14	28,664.37	28,711.82	24,376.62
A Plazo	(19,493.22)	(98.47%)	19,796.25	21,796.25	21,797.36	21,797.36	11,797.70	11,799.65	11,799.65	11,799.65	300.76	301.10	301.10	303.03	303.03
Extranjero	(43,608.82)	(4.84%)	900,389.41	884,717.86	887,520.53	946,828.42	979,113.85	970,333.21	837,254.17	864,474.05	862,732.81	825,436.55	861,679.21	869,825.83	856,780.59
Oficiales	(7,445.89)	(95.78%)	7,774.12	4,560.31	1,983.76	1,537.91	1,874.17	2,317.87	1,117.56	2,333.98	981.04	232.62	1,584.61	2,045.11	328.22
De Particulares	(25,204.16)	(2.97%)	847,890.11	858,410.20	870,807.37	939,434.58	940,221.03	949,090.41	824,595.78	853,901.78	829,811.25	805,608.19	838,147.36	833,609.85	822,685.96
A la Vista	(17,485.33)	(35.05%)	49,888.31	48,258.09	40,161.20	46,382.95	45,781.06	48,414.97	47,536.21	39,394.93	40,558.21	41,170.28	36,925.52	41,696.23	32,402.99
A Plazo	44,175.44	8.25%	535,574.24	547,506.43	590,763.82	617,209.23	632,137.38	649,668.93	551,555.58	574,319.39	556,911.63	567,811.27	595,207.72	582,848.13	579,749.68
De Ahorros	(51,894.27)	(19.77%)	262,427.56	262,645.68	239,882.35	275,842.40	262,302.59	251,006.51	225,503.99	240,187.46	232,341.41	196,626.64	206,014.13	209,065.48	210,533.29
De Bancos	(10,958.77)	(24.50%)	44,725.18	21,747.34	14,729.40	5,855.93	37,018.64	18,924.93	11,540.82	8,238.30	31,940.53	19,595.74	21,947.24	34,170.87	33,766.41
A la Vista	(10,958.77)	(24.50%)	44,725.18	21,747.34	14,729.40	5,855.93	37,018.64	18,924.93	11,540.82	8,238.30	31,940.53	19,595.74	21,947.24	34,170.87	33,766.41
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	46,127.24	109.83%	42,000.00	57,000.00	79,110.43	71,610.43	64,610.43	64,610.43	66,110.43	56,110.43	51,110.43	57,110.43	77,043.64	78,543.64	88,127.24
Locales	13,000.00	108.33%	12,000.00	12,000.00	22,000.00	22,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	10,000.00	10,000.00	10,000.00	25,000.00
Extranjero	33,127.24	110.42%	30,000.00	45,000.00	57,110.43	49,610.43	44,610.43	44,610.43	46,110.43	36,110.43	31,110.43	47,110.43	67,043.64	68,543.64	63,127.24
OTROS PASIVOS	11,797.35	47.47%	24,853.59	27,473.29	42,589.09	29,925.06	25,438.80	28,189.79	30,614.24	30,386.85	30,172.44	29,710.10	32,919.80	36,976.66	36,650.93
Locales	8,788.26	51.99%	16,902.97	18,348.49	17,706.06	20,998.29	16,099.05	18,616.79	20,692.68	19,831.04	19,790.22	19,152.09	21,577.86	22,627.92	25,691.22
Extranjero	3,009.09	37.85%	7,950.62	9,124.80	24,883.03	8,926.77	9,339.74	9,573.00	9,921.56	10,555.81	10,382.22	10,558.01	11,341.94	14,348.74	10,959.71
PATRIMONIO	11,881.99	7.25%	163,821.42	164,554.74	166,090.28	167,198.65	166,505.94	167,676.20	170,242.21	171,629.87	174,235.83	177,372.56	177,649.48	178,981.39	175,703.41
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	(1,480.20)	(5.76%)	25,704.93	25,752.15	25,498.81	24,779.16	26,030.57	23,765.49	23,964.60	23,767.86	23,812.26	23,969.85	24,861.10	24,228.78	24,224.73
Provisiones Dinámicas	153.90	0.83%	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	18,588.97
Otras Reservas	(1,634.10)	(22.48%)	7,269.86	7,317.08	7,063.74	6,344.09	7,595.50	5,330.42	5,529.53	5,332.79	5,377.19	5,534.78	6,426.03	5,793.71	5,635.76

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Utilidad de Periodos Anteriores	10,438.48	9.08%	114,917.31	123,934.15	124,187.49	124,907.14	123,655.73	125,920.81	125,615.92	125,812.65	125,768.26	125,610.67	124,719.42	125,351.74	125,355.79
Utilidad de Periodo	(857.69)	(9.46%)	9,064.06	839.56	1,966.16	2,317.90	2,808.04	2,669.09	4,820.32	5,250.49	7,282.45	8,738.90	9,445.05	10,452.67	8,206.36
Ganancia o Perdida en Valores Disponibles para la Venta	3,781.40	(76.16%)	(4,964.88)	(5,071.12)	(4,662.18)	(3,905.55)	(5,088.41)	(3,779.19)	(3,258.63)	(2,301.14)	(1,727.14)	(46.85)	(476.09)	(151.80)	(1,183.47)
<b>PASIVO Y PATRIMONIO</b>	<b>187,335.38</b>	<b>11.48%</b>	<b>1,631,970.60</b>	<b>1,685,802.35</b>	<b>1,732,314.91</b>	<b>1,785,922.44</b>	<b>1,801,787.27</b>	<b>1,750,292.95</b>	<b>1,723,322.71</b>	<b>1,762,049.34</b>	<b>1,742,377.45</b>	<b>1,718,010.46</b>	<b>1,771,614.19</b>	<b>1,793,862.94</b>	<b>1,819,305.98</b>