

BANCO DAVIVIENDA (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	108,307.58	114.15%	94,878.98	32,876.23	48,015.42	61,982.77	102,955.72	345,119.32	329,857.39	205,354.38	162,832.62	195,166.48	142,541.75	337,433.18	203,186.56
Depositos Locales en Bancos	5,465.91	156.54%	3,491.70	4,656.39	5,751.66	3,355.93	4,053.16	3,361.15	4,955.15	4,450.10	16,209.83	15,609.65	13,616.84	14,716.06	8,957.61
A la Vista	5,465.51	160.68%	3,401.50	4,566.15	5,661.42	3,265.69	3,962.90	3,270.88	4,864.89	4,359.49	6,119.23	5,519.04	3,526.24	4,625.45	8,867.01
A Plazo	0.40	0.44%	90.20	90.24	90.24	90.24	90.27	90.27	90.27	90.60	10,090.60	10,090.60	10,090.60	10,090.60	90.60
Depositos Extranjeros en Bancos	106,935.60	132.42%	80,756.19	22,980.76	39,173.80	55,774.08	94,581.76	333,205.01	319,670.26	194,408.53	140,301.24	168,237.82	122,281.93	312,824.70	187,691.80
A la Vista	46,935.60	58.12%	80,756.19	20,980.76	39,173.80	55,774.08	34,581.76	268,205.01	249,670.26	114,408.53	65,301.24	93,237.82	47,281.93	247,824.70	127,691.80
A Plazo	60,000.00	0.00%	0.00	2,000.00	0.00	0.00	60,000.00	65,000.00	70,000.00	80,000.00	75,000.00	75,000.00	75,000.00	65,000.00	60,000.00
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	(4,093.93)	(38.51%)	10,631.08	5,239.09	3,089.96	2,852.75	4,320.79	8,553.16	5,231.97	6,495.75	6,321.54	11,319.02	6,642.98	9,892.43	6,537.15
CARTERA CREDITICIA	59,101.82	9.12%	647,965.76	651,965.77	642,793.28	671,903.69	675,928.47	679,450.58	707,542.61	716,679.40	716,228.54	707,250.22	729,388.97	717,115.51	707,067.59
Locales	11,871.32	4.33%	274,142.65	281,253.74	276,758.95	283,404.33	287,293.60	286,110.10	304,772.94	310,713.37	304,811.13	300,041.73	280,262.93	294,307.13	286,013.96
Extranjero	47,768.93	12.59%	379,438.26	376,349.28	371,624.07	394,385.54	394,567.45	399,229.85	408,672.09	411,979.06	417,578.67	413,314.22	455,477.51	429,023.69	427,207.19
Menos Provisiones	538.43	9.59%	5,615.14	5,637.25	5,589.74	5,886.17	5,932.57	5,889.38	5,902.42	6,013.03	6,161.25	6,105.74	6,351.47	6,215.31	6,153.57
Locales	(4,508.12)	(80.91%)	5,571.85	5,594.06	5,546.56	5,818.89	5,865.38	5,808.50	5,821.53	5,927.71	672.58	564.96	586.08	661.78	1,063.73
Extranjero	5,046.54	11,656.68%	43.29	43.18	43.18	67.28	67.19	80.88	80.89	85.32	5,488.68	5,540.77	5,765.39	5,553.52	5,089.84
INVERSIONES EN VALORES	115,519.26	77.40%	149,248.90	184,347.17	191,247.04	198,056.80	226,694.04	240,142.46	227,700.81	221,119.32	231,411.27	232,526.00	247,704.97	238,277.72	264,768.16
Locales	25,252.74	65.26%	38,695.49	43,950.32	44,991.28	44,989.32	41,376.56	35,544.04	35,412.49	35,409.33	41,882.83	41,931.75	70,035.46	64,637.61	63,948.23
Extranjero	90,266.51	81.65%	110,553.41	140,396.85	146,255.77	153,067.48	185,317.48	204,598.42	192,288.32	185,709.99	189,528.44	190,594.25	177,669.51	173,640.11	200,819.92
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 ACTIVOS	2,647.24	18.43%	14,365.51	16,379.28	17,306.12	16,084.60	15,910.85	16,984.04	15,976.75	16,587.47	18,908.14	17,090.19	16,038.63	17,502.67	17,012.75
Locales	2,748.69	27.10%	10,143.82	10,412.45	10,608.72	11,873.07	10,269.90	10,353.18	10,105.22	10,802.90	11,710.52	11,341.17	10,360.86	10,756.08	12,892.51
Extranjero	(101.45)	(2.40%)	4,221.69	5,966.82	6,697.39	4,211.53	5,640.95	6,630.86	5,871.53	5,784.57	7,197.62	5,749.01	5,677.77	6,746.59	4,120.24
TOTAL DE ACTIVOS	285,575.90	31.50%	906,459.16	885,568.45	899,361.86	948,027.86	1,021,489.08	1,281,696.40	1,281,077.57	1,159,740.56	1,129,380.57	1,152,032.89	1,135,674.32	1,310,329.08	1,192,035.06
DEPOSITOS	348,425.84	49.26%	707,281.96	684,342.01	699,561.55	739,849.75	807,334.67	1,046,461.99	1,113,163.60	992,630.11	963,427.10	990,283.01	973,935.52	1,145,165.60	1,055,707.80
Locales	51,984.38	22.62%	229,808.82	236,472.45	236,624.84	244,218.17	240,597.65	261,233.70	255,598.24	268,323.36	255,907.07	257,093.55	268,967.71	416,625.42	281,793.19

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			2012 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	1.23	1.22	1.22	1.22	1.22	27.22	0.00	0.00	0.00	1.87	0.00	0.00
De Particulares	51,980.87	22.63%	229,653.73	236,324.21	236,476.60	244,069.56	240,433.04	261,068.13	255,406.16	268,166.52	255,750.23	256,927.61	268,799.90	416,467.60	281,634.61
A la Vista	(2,679.14)	(7.37%)	36,371.15	44,293.20	44,077.57	41,939.24	38,920.70	44,319.97	34,955.40	38,039.47	39,456.29	42,717.99	44,638.86	39,929.95	33,692.00
A Plazo	31,326.96	18.02%	173,862.90	179,084.29	178,667.28	180,295.50	189,331.99	194,382.28	201,849.16	211,554.80	201,184.21	200,072.42	204,087.52	211,141.70	205,189.86
De Ahorros	23,333.05	120.15%	19,419.69	12,946.72	13,731.75	21,834.82	12,180.35	22,365.88	18,601.60	18,572.25	15,109.73	14,137.20	20,073.52	165,395.95	42,752.74
De Bancos	3.50	2.26%	155.08	147.02	147.02	147.39	163.39	164.35	164.86	156.84	156.84	165.94	165.94	157.82	158.59
A la Vista	(0.96)	(5.46%)	17.61	9.30	9.30	9.30	25.30	25.30	25.30	17.04	17.04	25.75	25.75	16.65	16.65
A Plazo	4.47	3.25%	137.47	137.72	137.72	138.09	138.09	139.05	139.56	139.80	139.80	140.18	140.18	141.17	141.94
Extranjero	296,441.47	62.09%	477,473.14	447,869.55	462,936.71	495,631.59	566,737.02	785,228.29	857,565.35	724,306.75	707,520.03	733,189.47	704,967.81	728,540.18	773,914.61
Oficiales	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
De Particulares	229,665.44	49.57%	463,333.12	447,496.71	454,345.68	459,282.72	501,139.96	695,712.23	737,317.21	631,443.32	611,530.94	633,964.27	618,052.22	639,104.18	692,998.56
A la Vista	(22,242.95)	(33.27%)	66,846.72	65,859.58	67,467.91	39,721.22	38,325.84	27,231.28	39,178.02	15,228.65	20,760.87	25,046.22	22,039.99	22,471.96	44,603.77
A Plazo	173,227.18	60.90%	284,453.34	287,271.40	285,746.24	317,537.44	345,257.92	350,839.58	390,078.19	406,316.03	386,634.24	395,262.50	413,088.71	485,713.24	457,680.52
De Ahorros	78,681.22	70.23%	112,033.05	94,365.73	101,131.54	102,024.06	117,556.20	317,641.37	308,061.00	209,898.64	204,135.83	213,655.55	182,923.53	130,918.98	190,714.27
De Bancos	66,776.02	472.25%	14,140.02	372.85	8,591.03	36,348.87	65,597.06	89,516.06	120,248.15	92,863.43	95,989.09	99,225.19	86,915.59	89,435.99	80,916.04
A la Vista	66,776.02	472.25%	14,140.02	372.85	8,591.03	16,348.87	60,597.06	84,516.06	115,248.15	87,863.43	90,989.09	94,225.19	86,915.59	89,435.99	80,916.04
A Plazo	0.00	0.00%	0.00	0.00	0.00	20,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	0.00	0.00	0.00
OBLIGACIONES	(70,000.00)	(100.00%)	70,000.00	70,000.00	70,000.00	76,000.00	76,000.00	76,000.00	35,000.00	35,000.00	35,000.00	29,000.00	29,000.00	29,000.00	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	(70,000.00)	(100.00%)	70,000.00	70,000.00	70,000.00	76,000.00	76,000.00	76,000.00	35,000.00	35,000.00	35,000.00	29,000.00	29,000.00	29,000.00	0.00
OTROS PASIVOS	(1,232.97)	(7.60%)	16,228.27	16,777.18	15,120.96	17,034.66	20,412.20	43,487.90	18,669.09	16,969.70	17,204.19	16,152.64	12,906.90	16,058.10	14,995.30
Locales	(2,351.78)	(19.44%)	12,098.97	11,797.39	10,129.75	11,608.92	11,337.51	10,112.78	12,886.75	12,189.47	12,869.57	11,205.27	7,273.54	10,087.95	9,747.19
Extranjero	1,118.81	27.09%	4,129.30	4,979.79	4,991.21	5,425.74	9,074.69	33,375.12	5,782.33	4,780.23	4,334.62	4,947.37	5,633.36	5,970.15	5,248.11
PATRIMONIO	8,383.03	7.42%	112,948.93	114,449.27	114,679.36	115,143.44	117,742.21	115,746.51	114,244.89	115,140.75	113,749.28	116,597.24	119,831.89	120,105.38	121,331.96
Capital	0.00	0.00%	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00
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	(13.89)	(0.35%)	4,013.89	4,013.89	4,013.89	4,013.89	4,013.89	4,013.89	4,013.89	4,013.89	4,013.89	4,013.89	4,013.89	4,013.89	4,000.00
Utilidad de Periodos Anteriores	16,986.05	28.74%	59,107.73	76,079.89	76,079.89	76,079.89	76,079.89	76,079.89	76,079.89	76,079.89	76,079.89	76,079.89	76,079.89	76,079.89	76,093.79
Utilidad de Periodo	(1,761.28)	(10.38%)	16,972.16	2,038.07	2,961.83	4,140.16	5,533.43	7,238.63	10,969.16	11,764.45	12,399.14	12,986.31	12,972.35	14,145.97	15,210.88

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Ganancia o Perdida en Valores Disponible para la Venta	(6,827.85)	(181.83%)	3,755.14	3,217.41	2,523.74	1,809.50	3,014.99	(685.90)	(5,918.06)	(5,817.48)	(7,843.64)	(5,582.86)	(2,334.24)	(3,234.37)	(3,072.71)
Deuda Subordinada	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
PASIVO Y PATRIMONIO	285,575.90	31.50%	906,459.16	885,568.45	899,361.86	948,027.86	1,021,489.08	1,281,696.40	1,281,077.57	1,159,740.56	1,129,380.57	1,152,032.89	1,135,674.32	1,310,329.08	1,192,035.06