

BANCO DAVIVIENDA (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	107,100.85	67.79%	157,982.53	127,825.49	155,354.58	235,791.02	230,687.91	164,829.18	176,101.17	128,531.66	160,576.01	150,854.40	198,619.75	182,376.75	265,083.38
Depositos Locales en Bancos	35,382.98	747.43%	4,733.95	4,557.78	5,142.80	4,670.39	4,908.79	6,990.26	4,488.86	4,643.72	3,727.43	3,614.44	4,800.65	5,326.78	40,116.93
A la Vista	35,382.98	747.43%	4,733.95	4,557.78	5,142.80	4,670.39	4,908.79	6,990.26	4,488.86	4,643.72	3,727.43	3,614.44	4,800.65	5,326.78	40,116.93
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
Depositos Extranjeros en Bancos	75,564.96	52.90%	142,833.37	116,918.51	142,074.26	219,973.58	217,358.52	148,012.21	163,521.16	117,521.58	149,263.62	136,156.85	183,340.01	168,406.19	218,398.33
A la Vista	75,564.96	81.40%	92,833.37	66,918.51	92,074.26	159,973.58	157,358.52	98,012.21	113,521.16	57,521.58	99,263.62	86,156.85	119,340.01	108,406.19	168,398.33
A Plazo	0.00	0.00%	50,000.00	50,000.00	50,000.00	60,000.00	60,000.00	50,000.00	50,000.00	60,000.00	50,000.00	50,000.00	64,000.00	60,000.00	50,000.00
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	(3,847.09)	(36.94%)	10,415.21	6,349.19	8,137.52	11,147.05	8,420.61	9,826.71	8,091.15	6,366.36	7,584.96	11,083.10	10,479.09	8,643.77	6,568.12
CARTERA CREDITICIA	88.08	0.01%	883,385.12	919,025.92	908,209.68	899,927.81	881,876.04	885,802.78	883,784.27	928,613.64	983,307.79	1,006,640.71	996,835.71	986,120.67	883,473.20
Locales	53,952.31	15.66%	344,510.86	392,976.57	387,674.74	398,631.75	389,729.88	397,670.30	396,012.79	396,538.94	418,246.40	444,111.48	443,064.01	432,986.04	398,463.17
Extranjero	(51,863.32)	(9.50%)	546,015.09	533,267.43	527,651.66	507,651.91	498,195.37	494,418.84	494,538.93	539,642.11	572,920.36	570,874.61	562,301.94	562,337.93	494,151.77
Menos Provisiones	2,000.90	28.02%	7,140.83	7,218.07	7,116.71	6,355.85	6,049.20	6,286.35	6,767.44	7,567.41	7,858.97	8,345.38	8,530.25	9,203.30	9,141.73
Locales	3,917.37	74.98%	5,224.36	7,218.07	7,116.71	6,355.85	6,049.20	6,286.35	6,767.44	7,567.41	7,858.97	8,345.38	8,530.25	9,203.30	9,141.73
Extranjero	(1,916.47)	(100.00%)	1,916.47	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	(24,003.46)	(12.05%)	199,162.59	213,112.71	213,184.36	216,859.32	222,880.81	233,579.20	217,202.10	221,426.95	219,976.47	208,811.12	202,118.22	195,961.22	175,159.12
Locales	(25,002.07)	(24.85%)	100,625.41	70,283.52	66,811.06	68,919.06	71,224.35	72,186.86	70,611.72	72,953.45	72,908.36	72,550.91	72,674.87	68,461.92	75,623.34
Extranjero	998.60	1.01%	98,537.18	142,829.19	146,373.30	147,940.27	151,656.46	161,392.33	146,590.38	148,473.50	147,068.11	136,260.22	129,443.35	127,499.30	99,535.78
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	157.96	0.44%	36,016.69	38,628.97	35,158.29	36,546.31	34,563.59	39,115.33	36,686.12	34,960.32	38,438.52	36,706.45	35,329.88	37,787.78	36,174.65
Locales	(1,273.07)	(4.02%)	31,632.62	33,036.14	22,509.08	31,035.19	29,956.02	32,570.35	31,778.56	28,760.25	30,148.25	30,050.09	29,693.57	30,254.12	30,359.55
Extranjero	1,431.03	32.64%	4,384.07	5,592.84	12,649.21	5,511.12	4,607.57	6,544.98	4,907.56	6,200.07	8,290.27	6,656.35	5,636.31	7,533.66	5,815.10
TOTAL DE ACTIVOS	83,343.42	6.53%	1,276,546.93	1,298,593.09	1,311,906.91	1,389,124.46	1,370,008.36	1,323,326.49	1,313,773.67	1,313,532.57	1,402,298.79	1,403,012.68	1,432,903.56	1,402,246.42	1,359,890.35
DEPOSITOS	59,871.95	5.53%	1,082,293.31	1,099,038.02	1,114,689.93	1,186,126.04	1,168,096.90	1,119,888.92	1,119,070.62	1,118,089.71	1,200,050.13	1,203,908.90	1,235,498.48	1,202,739.29	1,142,165.26
Locales	(12,725.94)	(3.89%)	326,727.91	297,264.14	282,891.61	277,365.07	285,216.28	292,458.65	399,063.25	396,188.04	443,299.87	325,055.33	331,153.84	333,868.15	314,001.97

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Utilidad de Periodos Anteriores	3,763.71	4.34%	86,810.38	99,917.56	99,917.56	98,016.18	98,016.18	98,016.18	98,016.18	98,016.18	98,016.18	90,574.09	90,574.09	90,574.09	90,574.09
Utilidad de Periodo	1,842.17	14.05%	13,107.19	1,924.44	3,106.69	5,028.89	6,493.60	8,045.75	9,014.61	10,017.07	11,729.62	13,041.72	14,174.70	14,876.12	14,949.36
Ganancia o Perdida en Valores Disponibles para la Venta	(634.27)	137.58%	(461.02)	(32.27)	626.03	98.05	1,147.17	1,307.32	822.11	399.71	(612.70)	(2,312.96)	(553.24)	(1,061.80)	(1,095.28)
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	83,343.42	6.53%	1,276,546.93	1,298,593.09	1,311,906.91	1,389,124.46	1,370,008.36	1,323,326.49	1,313,773.67	1,313,532.57	1,402,298.79	1,403,012.68	1,432,903.56	1,402,246.42	1,359,890.35