

BANCO DAVIVIENDA (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(84,886.59)	(32.02%)	265,083.38	292,035.38	394,306.58	440,801.81	351,044.26	281,534.17	250,955.42	197,633.14	219,481.96	263,151.49	281,667.99	307,088.86	180,196.79
Depositos Locales en Bancos	16,922.73	42.18%	40,116.93	39,223.85	41,291.65	74,185.04	72,262.79	73,102.84	52,092.71	55,450.10	54,045.63	54,866.46	56,025.53	54,413.21	57,039.65
A la Vista	16,922.73	42.18%	40,116.93	39,223.85	41,291.65	44,185.04	43,262.79	44,102.84	43,092.71	55,450.10	54,045.63	54,866.46	56,025.53	54,413.21	57,039.65
A Plazo	0.00	0.00%	0.00	0.00	0.00	30,000.00	29,000.00	29,000.00	9,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(104,727.89)	(47.95%)	218,398.33	241,097.66	345,221.77	357,997.58	272,534.85	200,189.66	188,967.65	133,792.85	155,907.73	198,433.74	214,995.50	238,266.28	113,670.45
A la Vista	(129,727.89)	(77.04%)	168,398.33	171,097.66	265,221.77	277,997.58	192,534.85	130,189.66	103,967.65	58,792.85	80,907.73	123,433.74	129,995.50	153,266.28	38,670.45
A Plazo	25,000.00	50.00%	50,000.00	70,000.00	80,000.00	80,000.00	80,000.00	70,000.00	85,000.00	75,000.00	75,000.00	75,000.00	85,000.00	85,000.00	75,000.00
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	2,918.57	44.44%	6,568.12	11,713.87	7,793.15	8,619.18	6,246.62	8,241.67	9,895.06	8,390.19	9,528.60	9,851.28	10,646.96	14,409.38	9,486.69
CARTERA CREDITICIA	(12,354.73)	(1.40%)	883,473.20	881,531.62	859,514.84	826,721.93	869,559.82	880,653.70	865,231.71	840,551.37	822,687.86	844,243.50	823,972.77	849,070.72	871,118.47
Locales	52,211.28	13.10%	398,463.17	398,142.16	385,304.10	374,480.31	375,761.35	379,346.06	381,782.47	392,389.83	399,234.41	429,561.84	424,334.86	429,527.49	450,674.45
Extranjero	(54,204.22)	(10.97%)	494,151.77	492,789.68	484,647.80	462,921.72	506,080.51	515,028.91	497,641.26	463,269.70	438,783.73	429,685.92	415,759.24	436,530.90	439,947.55
Menos Provisiones	10,361.79	113.35%	9,141.73	9,400.23	10,437.06	10,680.10	12,282.05	13,721.27	14,192.02	15,108.16	15,330.27	15,004.25	16,121.33	16,987.66	19,503.53
Locales	10,361.79	113.35%	9,141.73	9,400.23	10,437.06	10,680.10	12,282.05	13,721.27	14,192.02	15,108.16	15,330.27	15,004.25	16,121.33	16,987.66	19,503.53
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	17,390.15	9.93%	175,159.12	173,061.62	168,900.56	163,228.92	174,552.88	183,924.06	181,073.16	206,384.17	195,426.04	168,928.41	177,398.36	179,654.14	192,549.27
Locales	18,056.09	23.88%	75,623.34	74,499.69	73,828.28	74,575.41	75,903.75	78,294.85	78,902.38	82,810.95	87,934.34	85,966.53	87,287.38	87,645.52	93,679.43
Extranjero	(665.94)	(0.67%)	99,535.78	98,561.94	95,072.28	88,653.51	98,649.13	105,629.22	102,170.78	123,573.22	107,491.71	82,961.88	90,110.98	92,008.63	98,869.84
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	3,967.85	10.97%	36,174.65	36,565.35	38,005.25	36,705.48	36,166.13	37,655.40	37,552.77	37,213.76	39,126.07	38,922.61	38,214.17	40,494.18	40,142.50
Locales	2,187.03	7.20%	30,359.55	30,476.95	31,070.18	29,960.05	29,611.77	29,935.17	29,502.32	30,200.44	30,999.64	31,452.12	31,803.68	32,139.56	32,546.58
Extranjero	1,780.82	30.62%	5,815.10	6,088.40	6,935.06	6,745.43	6,554.36	7,720.23	8,050.45	7,013.32	8,126.44	7,470.48	6,410.49	8,354.62	7,595.92
TOTAL DE ACTIVOS	(75,883.33)	(5.58%)	1,359,890.35	1,383,193.97	1,460,727.21	1,467,458.15	1,431,323.08	1,383,767.33	1,334,813.06	1,281,782.45	1,276,721.94	1,315,246.00	1,321,253.29	1,376,307.91	1,284,007.02
DEPOSITOS	(61,471.89)	(5.38%)	1,142,165.26	1,160,461.64	1,236,857.35	1,242,385.26	1,206,281.55	1,161,160.34	1,139,520.41	1,085,836.16	1,076,627.76	1,113,397.99	1,120,053.76	1,169,522.04	1,080,693.37
Locales	42,318.39	13.48%	314,001.97	323,731.10	369,126.77	335,356.64	355,873.91	360,857.89	358,652.47	355,118.07	327,421.12	351,734.76	363,965.56	355,882.07	356,320.37

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			2015 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	27,324.45	8.71%	313,857.52	323,595.00	368,990.67	335,220.13	355,735.22	360,717.24	358,511.25	354,971.30	325,274.35	334,587.57	346,828.47	340,743.92	341,181.97
A la Vista	11,732.20	18.52%	63,347.60	68,267.63	119,877.92	60,697.49	58,862.30	62,021.23	61,743.38	58,835.78	59,555.20	56,905.88	82,424.36	77,020.25	75,079.80
A Plazo	18,555.53	8.23%	225,423.77	223,163.77	226,192.58	229,285.93	256,008.64	266,106.39	265,549.13	269,785.78	231,716.04	246,007.24	235,837.38	235,703.89	243,979.30
De Ahorros	(2,963.28)	(11.81%)	25,086.16	32,163.60	22,920.18	45,236.72	40,864.28	32,589.62	31,218.75	26,349.74	34,003.12	31,674.45	28,566.74	28,019.78	22,122.87
De Bancos	14,993.95	10,380.09%	144.45	136.10	136.10	136.51	138.69	140.66	141.22	146.77	2,146.77	17,147.19	17,137.09	15,138.16	15,138.39
A la Vista	(9.79)	(85.98%)	11.39	3.04	3.04	3.04	5.22	6.14	6.14	11.69	11.69	11.69	1.60	1.60	1.60
A Plazo	15,003.74	11,275.70%	133.06	133.06	133.06	133.47	133.47	134.52	135.08	135.08	2,135.08	17,135.49	17,135.49	15,136.56	15,136.80
Extranjero	(103,790.28)	(12.53%)	828,163.28	836,730.54	867,730.58	907,028.62	850,407.65	800,302.45	780,867.94	730,718.09	749,206.63	761,663.24	756,088.20	813,639.97	724,373.00
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	(118,006.93)	(14.29%)	826,055.42	833,648.54	864,040.00	905,085.00	846,962.84	794,799.40	775,376.93	715,468.72	735,467.41	757,479.28	751,812.34	800,711.09	708,048.48
A la Vista	40,638.04	75.84%	53,584.92	51,128.87	53,439.32	60,805.15	58,570.24	55,149.72	57,620.73	55,827.47	73,351.51	78,231.00	89,463.65	70,103.18	94,222.96
A Plazo	(96,695.65)	(17.53%)	551,495.27	589,536.21	579,686.08	583,356.71	560,610.47	547,604.21	529,618.55	502,057.87	473,636.84	478,034.30	478,732.23	506,519.62	454,799.63
De Ahorros	(61,949.33)	(28.03%)	220,975.22	192,983.46	230,914.60	260,923.15	227,782.13	192,045.48	188,137.66	157,583.37	188,479.06	201,213.98	183,616.46	224,088.29	159,025.89
De Bancos	14,216.65	674.46%	2,107.87	3,082.00	3,690.58	1,943.62	3,444.80	5,503.05	5,491.01	15,249.37	13,739.23	4,183.95	4,275.87	12,928.88	16,324.52
A la Vista	14,216.65	674.46%	2,107.87	3,082.00	3,690.58	1,943.62	3,444.80	5,503.05	5,491.01	15,249.37	13,739.23	4,183.95	4,275.87	12,928.88	16,324.52
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	(25,666.67)	(52.38%)	49,000.00	49,000.00	49,000.00	49,000.00	49,000.00	49,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	23,333.33
Locales	(6,666.67)	(33.33%)	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	13,333.33
Extranjero	(19,000.00)	(65.52%)	29,000.00	29,000.00	29,000.00	29,000.00	29,000.00	29,000.00	0.00	0.00	0.00	0.00	0.00	0.00	10,000.00
OTROS PASIVOS	2,811.74	11.72%	23,985.82	27,937.46	29,043.39	27,331.03	27,105.66	24,564.34	24,059.61	24,457.45	26,336.64	25,930.25	25,058.35	33,161.68	26,797.55
Locales	4,408.18	33.65%	13,099.21	15,902.83	16,333.94	14,425.28	15,259.72	14,305.58	14,463.09	14,500.12	13,861.78	13,905.38	13,601.76	15,768.04	17,507.38
Extranjero	(1,596.44)	(14.66%)	10,886.61	12,034.63	12,709.45	12,905.75	11,845.93	10,258.77	9,596.51	9,957.33	12,474.87	12,024.87	11,456.59	17,393.64	9,290.17
PATRIMONIO	8,443.49	5.83%	144,739.28	145,794.88	145,826.47	148,741.85	148,935.87	149,042.64	151,233.04	151,488.84	153,757.54	155,917.76	156,141.17	153,624.19	153,182.76
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	27.50	0.13%	21,211.11	21,211.11	21,211.11	21,211.11	21,211.11	21,211.11	21,211.11	21,247.60	21,247.60	21,247.60	21,247.60	21,239.67	21,238.61
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	27.50	0.99%	2,776.04	2,776.04	2,776.04	2,776.04	2,776.04	2,776.04	2,776.04	2,812.53	2,812.53	2,812.53	2,812.53	2,804.60	2,803.54

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	14,917.07	16.47%	90,574.09	105,523.45	105,523.45	105,523.45	105,523.45	105,523.45	105,523.45	105,486.96	105,486.96	105,486.96	105,486.96	105,486.96	105,491.16
Utilidad de Periodo	(8,894.11)	(59.49%)	14,949.36	1,369.85	1,732.36	2,952.80	2,676.53	2,570.93	3,664.19	3,939.36	5,563.50	7,321.78	7,520.62	6,331.63	6,055.25
Ganancia o Perdida en Valores Disponible para la Venta	2,393.03	(218.49%)	(1,095.28)	(1,409.53)	(1,740.45)	(45.50)	424.79	637.15	1,734.29	1,714.92	2,359.48	2,761.42	2,785.99	1,465.93	1,297.75
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	(75,883.33)	(5.58%)	1,359,890.35	1,383,193.97	1,460,727.21	1,467,458.15	1,431,323.08	1,383,767.33	1,334,813.06	1,281,782.45	1,276,721.94	1,315,246.00	1,321,253.29	1,376,307.91	1,284,007.02