

**Banco Nacional de Panamá**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**



	2009		2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
ACTIVOS LIQUIDOS NETO	2,934,636,808.01	2,864,856,326.57	2,395,070,892.56	2,199,156,657.50	2,433,326,178.20	
DEPÓSITOS INTERNOS EN BANCOS	84,262,673.16	41,002,782.85	35,525,782.85	58,327,782.85	67,583,782.85	
A LA VISTA	29,262,673.16	31,002,782.85	30,525,782.85	28,327,782.85	30,583,782.85	
A PLAZO	55,000,000.00	10,000,000.00	5,000,000.00	30,000,000.00	37,000,000.00	
DEPÓSITOS INTERNOS EN BANCOS	2,624,806,934.30	2,612,306,642.99	2,146,777,429.47	1,798,159,257.39	2,154,327,195.65	
A LA VISTA	53,585,934.30	50,795,642.99	50,736,429.47	38,358,257.39	39,925,195.65	
A PLAZO	2,571,221,000.00	2,561,511,000.00	2,096,041,000.00	1,759,801,000.00	2,114,402,000.00	
OTROS	225,567,200.55	211,546,900.73	212,767,680.24	342,669,617.26	211,415,199.70	
CARTERA CREDITICIA NETA	1,964,467,762.59	2,016,806,072.70	2,161,572,216.40	2,485,056,673.04	2,269,897,311.54	
INTERNA	2,043,861,881.10	2,095,817,712.45	2,239,024,905.16	2,556,669,168.63	2,334,327,695.30	
EXTERNA	0.00	0.00	0.00	0.00	0.00	
MENOS PROVISIONES	(79,394,118.51)	(79,011,639.75)	(77,452,688.76)	(71,612,495.59)	(64,430,383.76)	
INTERNA	(79,394,118.51)	(79,011,639.75)	(77,452,688.76)	(71,612,495.59)	(64,430,383.76)	
EXTERNA	0.00	0.00	0.00	0.00	0.00	
INVERSIONES EN VALORES NETA	1,024,080,753.77	1,029,078,337.68	1,090,402,820.94	1,130,868,999.24	1,209,744,338.69	
INTERNAS	835,221,655.09	846,185,066.80	813,677,250.56	285,686,078.19	941,732,650.40	
EXTERNAS	188,859,098.68	184,231,203.68	278,063,503.18	846,520,853.85	269,349,621.09	
MENOS PROVISIONES	0.00	(1,337,932.80)	(1,337,932.80)	(1,337,932.80)	(1,337,932.80)	
INTERNA	0.00	(1,337,932.80)	(1,337,932.80)	(1,337,932.80)	(1,337,932.80)	
EXTERNA	0.00	0.00	0.00	0.00	0.00	
OTROS ACTIVOS	235,606,479.43	161,286,501.89	171,496,026.41	148,475,388.20	226,924,236.79	
INTERNOS	234,601,607.21	160,476,436.62	170,933,259.75	148,183,379.15	226,370,504.96	
EXTERNOS	1,004,872.22	810,065.27	562,766.66	292,009.05	553,731.83	
ACTIVO TOTAL NETO	6,158,791,803.80	6,072,027,238.84	5,818,541,956.31	5,963,557,717.98	6,139,892,065.22	
DEPOSITOS	5,458,584,759.35	5,232,038,861.95	4,983,169,976.16	5,111,400,793.94	5,308,664,146.30	
INTERNOS	5,387,982,711.42	5,163,001,107.16	4,911,408,247.11	5,038,699,294.34	5,236,218,313.63	
OFICIALES	3,820,740,104.23	3,620,520,195.25	3,248,699,738.47	3,268,444,381.30	3,829,585,333.76	

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DE PARTICULARES	1,043,125,204.09	1,095,615,250.54	1,091,722,021.09	1,228,175,439.75	909,086,139.57
A LA VISTA	142,697,226.20	139,080,989.66	138,237,025.94	143,492,025.32	154,174,947.50
A PLAZO	476,890,714.30	535,546,180.04	529,413,902.42	647,264,521.79	307,546,657.38
DE AHORROS	423,537,263.59	420,988,080.84	424,071,092.73	437,418,892.64	447,364,534.69
DE BANCOS	524,117,403.10	446,865,661.37	570,986,487.55	542,079,473.29	497,546,840.30
A LA VISTA	110,984,401.34	74,080,493.45	94,048,176.43	76,985,535.56	138,732,003.04
A PLAZO	413,133,001.76	372,785,167.92	476,938,311.12	465,093,937.73	358,814,837.26
EXTERNOS	70,602,047.93	69,037,754.79	71,761,729.05	72,701,499.60	72,445,832.67
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	55,503,917.93	56,193,636.88	57,664,376.55	58,585,303.10	57,846,309.71
A LA VISTA	863,897.00	804,567.39	854,634.29	790,603.27	737,102.34
A PLAZO	54,367,749.99	55,124,849.49	56,555,375.23	57,595,533.25	56,968,888.19
DE AHORROS	272,270.94	264,220.00	254,367.03	199,166.58	140,319.18
DE BANCOS	15,098,130.00	12,844,117.91	14,097,352.50	14,116,196.50	14,599,522.96
A LA VISTA	15,098,130.00	12,844,117.91	14,097,352.50	14,116,196.50	14,599,522.96
A PLAZO	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	2,780,311.40	2,699,629.58	487,629.58	406,947.76	406,947.76
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	2,780,311.40	2,699,629.58	487,629.58	406,947.76	406,947.76
OTROS PASIVOS	175,897,948.50	292,492,345.08	297,197,643.79	283,452,790.15	297,851,339.78
INTERNOS	175,897,948.50	292,492,345.08	297,197,643.79	283,452,790.15	297,851,339.78
EXTERNOS	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	521,528,784.55	544,796,401.87	537,686,706.78	568,297,186.03	532,969,631.38
CAPITAL	500,000,000.00	510,000,000.00	510,000,000.00	510,000,000.00	520,000,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	545,835.92	573,272.00	770,611.07	1,611,685.23	1,744,052.47
UTILIDAD DEL PERIODO Y DE	19,696,535.92	32,168,613.87	23,672,500.41	54,980,800.83	8,498,319.37

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	1,286,412.71	2,054,516.00	3,243,595.30	1,704,699.97	2,727,259.54
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	6,158,791,803.80	6,072,027,238.48	5,818,541,956.31	5,963,557,717.88	6,139,892,065.22