

**BALANCE DE SITUACION**  
**Banco Nacional de Panamá**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2010												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(501,310.63)	(17.08%)	2,934,636.81	2,769,691.57	2,708,877.55	2,864,856.33	2,673,130.40	2,678,695.14	2,395,070.89	2,207,232.24	2,342,518.48	2,199,156.66	2,187,838.80	2,331,832.48	2,433,326.18
Depositos Locales en Bancos	(16,678.89)	(19.79%)	84,262.67	87,085.58	85,915.92	41,002.78	36,024.78	36,171.78	35,525.78	34,294.78	33,915.78	58,327.78	60,720.78	61,577.78	67,583.78
A la Vista	1,321.11	4.51%	29,262.67	32,085.58	30,893.79	31,002.78	31,024.78	31,171.78	30,525.78	29,294.78	28,915.78	28,327.78	28,720.78	29,577.78	30,583.78
A Plazo	(18,000.00)	(32.73%)	55,000.00	55,000.00	55,022.13	10,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	30,000.00	32,000.00	32,000.00	37,000.00
Depositos Extranjeros en Bancos	(470,479.74)	(17.92%)	2,624,806.93	2,474,814.07	2,428,709.41	2,612,306.64	2,441,850.75	2,451,019.32	2,146,777.43	1,950,258.94	2,041,576.88	1,798,159.26	1,952,202.35	2,081,832.29	2,154,327.20
A la Vista	(13,660.74)	(25.49%)	53,585.93	28,893.07	32,388.41	50,795.64	71,679.75	72,648.32	50,736.43	15,651.94	80,816.88	38,358.26	39,421.35	50,552.29	39,925.20
A Plazo	(456,819.00)	(17.77%)	2,571,221.00	2,445,921.00	2,396,321.00	2,561,511.00	2,370,171.00	2,378,371.00	2,096,041.00	1,934,607.00	1,960,760.00	1,759,801.00	1,912,781.00	2,031,280.00	2,114,402.00
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	(14,152.00)	(6.27%)	225,567.20	207,791.91	194,252.21	211,546.90	195,254.86	191,504.03	212,767.68	222,678.51	267,025.81	342,669.62	174,915.67	188,422.41	211,415.20
<b>CARTERA CREDITICIA</b>	307,555.58	15.48%	1,986,450.53	2,025,857.26	2,025,531.11	2,038,747.61	2,085,716.38	2,129,873.05	2,184,583.57	2,400,661.27	2,449,035.56	2,508,712.10	2,629,312.98	2,606,794.41	2,294,006.11
Locales	290,465.81	14.21%	2,043,861.88	2,083,226.62	2,082,526.61	2,095,817.71	2,142,805.12	2,185,412.63	2,239,024.91	2,453,841.68	2,499,588.74	2,556,669.17	2,675,596.55	2,651,518.38	2,334,327.70
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
Menos Provisiones	(17,089.77)	(29.77%)	57,411.35	57,369.36	56,995.50	57,070.10	57,088.74	55,539.58	54,441.34	53,180.41	50,553.18	47,957.06	46,283.57	44,723.97	40,321.58
Locales	(17,089.77)	(29.77%)	57,411.35	57,369.36	56,995.50	57,070.10	57,088.74	55,539.58	54,441.34	53,180.41	50,553.18	47,957.06	46,283.57	44,723.97	40,321.58
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>	185,663.58	18.13%	1,024,080.75	1,021,032.99	1,016,806.71	1,029,078.34	1,039,008.27	1,076,874.33	1,090,402.82	1,111,172.78	1,112,321.26	1,130,869.00	1,139,939.45	1,121,522.53	1,209,744.34
Locales	105,173.06	12.57%	836,559.59	838,327.47	834,090.53	846,185.07	851,341.75	860,061.61	813,677.25	815,648.64	824,982.52	843,387.95	852,190.24	858,721.46	941,732.65
Extranjero	80,490.52	42.62%	188,859.10	184,043.45	184,054.11	184,231.20	189,004.45	218,150.65	278,063.50	296,862.07	288,676.68	288,818.99	289,087.14	264,139.01	269,349.62
Menos Provisiones	0.00	0.00%	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93
Locales	0.00	0.00%	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93	1,337.93
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>	(8,682.24)	(3.69%)	235,606.48	187,590.44	148,273.25	161,286.50	147,540.15	153,138.86	171,496.03	149,167.10	143,472.48	148,475.39	164,049.12	152,658.41	226,924.24
Locales	(8,231.10)	(3.51%)	234,601.61	186,594.40	147,296.70	160,476.44	146,915.97	152,436.88	170,933.26	148,577.27	142,972.83	148,183.38	163,752.88	152,213.26	226,370.50
Extranjero	(451.14)	(44.90%)	1,004.87	996.04	976.55	810.07	624.18	701.98	562.77	589.82	499.66	292.01	296.24	445.15	553.73
<b>TOTAL DE ACTIVOS</b>	(16,773.70)	(0.27%)	6,180,774.57	6,004,172.25	5,899,488.62	6,093,968.78	5,945,395.19	6,038,581.38	5,841,553.31	5,868,233.38	6,047,347.78	5,987,213.15	6,121,140.35	6,212,807.84	6,164,000.87
<b>DEPOSITOS</b>	(149,920.61)	(2.75%)	5,458,584.76	5,260,928.52	5,143,202.54	5,232,038.86	5,066,916.00	5,139,105.21	4,983,169.98	5,010,577.07	5,156,831.73	5,111,400.79	5,271,006.45	5,359,373.40	5,308,664.15
Locales	(151,764.40)	(2.82%)	5,387,982.71	5,190,513.13	5,073,368.71	5,163,001.11	4,996,351.31	5,066,526.15	4,911,408.25	4,937,765.14	5,084,551.84	5,038,699.29	5,197,061.65	5,285,220.48	5,236,218.31

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	9,406.00	0.25%	3,820,179.34	3,812,804.53	3,736,337.49	3,832,246.04	3,510,394.87	3,501,919.01	3,466,098.15	3,501,975.89	3,509,133.02	3,596,689.50	3,728,387.08	3,891,622.87	3,829,585.33
De Particulares	(134,599.83)	(12.90%)	1,043,685.97	922,288.77	891,394.85	883,889.40	867,305.21	876,187.31	869,975.32	881,823.69	889,453.99	895,582.04	907,203.20	918,030.96	909,086.14
A la Vista	11,477.72	8.04%	142,697.23	153,025.74	142,353.25	139,080.99	137,652.05	151,457.45	138,237.03	137,076.89	147,777.24	143,492.03	150,974.35	159,262.80	154,174.95
A Plazo	(169,653.08)	(35.41%)	479,127.80	357,391.00	340,069.11	329,123.80	304,600.17	310,944.06	317,828.72	331,276.07	325,426.55	329,899.35	332,949.52	336,549.99	309,474.72
De Ahorros	23,575.52	5.59%	421,860.95	411,872.02	408,972.49	415,684.61	425,053.00	413,785.81	413,909.57	413,470.74	416,250.20	422,190.66	423,279.33	422,218.16	445,436.47
De Bancos	(26,570.56)	(5.07%)	524,117.40	455,419.84	445,636.37	446,865.66	618,651.23	688,419.83	575,334.77	553,965.55	685,964.83	546,427.76	561,471.37	475,566.64	497,546.84
A la Vista	27,747.60	25.00%	110,984.40	84,014.72	94,241.69	74,080.49	93,805.14	100,886.88	94,048.18	105,395.00	95,056.35	76,985.54	134,910.61	135,330.20	138,732.00
A Plazo	(54,318.16)	(13.15%)	413,133.00	371,405.12	351,394.68	372,785.17	524,846.09	587,532.95	481,286.59	448,570.56	590,908.48	469,442.22	426,560.77	340,236.44	358,814.84
Extranjero	1,843.78	2.61%	70,602.05	70,415.39	69,833.83	69,037.76	70,564.69	72,579.06	71,761.73	72,811.94	72,279.88	72,701.50	73,944.80	74,152.92	72,445.83
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	1,843.78	2.61%	70,602.05	70,415.39	69,833.83	69,037.76	70,564.69	72,579.06	71,761.73	72,811.94	72,279.88	72,701.50	73,944.80	74,152.92	72,445.83
A la Vista	(625.40)	(3.92%)	15,962.03	15,827.85	14,923.67	13,648.69	14,681.61	16,659.26	14,951.99	15,417.84	14,375.43	14,906.80	16,590.13	17,042.37	15,336.63
A Plazo	2,601.14	4.78%	54,367.75	54,315.28	54,639.95	55,124.85	55,647.87	55,730.39	56,555.38	57,080.51	57,697.28	57,595.53	57,158.08	56,927.31	56,968.89
De Ahorros	(131.95)	(48.46%)	272.27	272.27	270.21	264.22	235.21	189.41	254.37	313.59	207.17	199.17	196.59	183.25	140.32
De Bancos	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
A la Vista	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
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	(2,373.36)	(85.36%)	2,780.31	2,699.63	2,699.63	2,699.63	2,699.63	487.63	487.63	406.95	406.95	406.95	406.95	406.95	406.95
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	(2,373.36)	(85.36%)	2,780.31	2,699.63	2,699.63	2,699.63	2,699.63	487.63	487.63	406.95	406.95	406.95	406.95	406.95	406.95
OTROS PASIVOS	124,079.43	62.70%	197,880.71	210,841.55	217,208.33	314,433.88	322,338.43	336,858.45	320,208.99	312,848.09	332,228.51	307,108.22	271,541.48	268,261.20	321,960.14
Locales	123,598.21	62.98%	196,242.89	209,071.74	215,212.82	312,493.58	320,319.92	334,852.10	318,124.20	311,229.78	331,106.05	305,145.73	269,539.33	266,229.94	319,841.10
Extranjero	481.22	29.38%	1,637.82	1,769.81	1,995.51	1,940.31	2,018.51	2,006.35	2,084.80	1,618.31	1,122.45	1,962.49	2,002.15	2,031.25	2,119.04
PATRIMONIO	11,440.85	2.19%	521,528.78	529,702.55	536,378.12	544,796.40	553,441.13	562,130.10	537,686.71	544,401.27	557,880.60	568,297.19	578,185.47	584,766.29	532,969.63
Capital	20,000.00	4.00%	500,000.00	500,000.00	510,000.00	510,000.00	510,000.00	510,000.00	510,000.00	510,000.00	510,000.00	510,000.00	510,000.00	510,000.00	520,000.00
Reservas de Capital	1,744.05	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,611.69	0.00	1,611.43	1,744.05
Otras Reservas	(545.84)	(100.00%)	545.84	567.08	579.72	573.27	641.91	679.12	770.61	822.18	920.40	0.00	1,642.51	0.00	0.00
Utilidad de Periodos Anteriores	(11,198.22)	(56.85%)	19,696.54	20,475.29	10,462.65	9,669.10	9,600.46	9,563.25	9,471.76	9,420.19	9,321.97	8,630.69	8,599.87	8,630.94	8,498.32
Utilidad de Periodo	0.00	0.00%	0.00	7,992.05	14,646.87	22,499.51	30,294.85	39,442.62	14,200.74	23,126.58	36,358.63	46,350.11	55,914.04	62,482.05	0.00

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Ganancia o Perdida en Valores Disponible para la Venta	1,440.85	112.01%	1,286.41	668.14	688.88	2,054.52	2,903.91	2,445.11	3,243.60	1,032.32	1,279.60	1,704.70	2,029.05	2,041.87	2,727.26
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
<b>PASIVO Y PATRIMONIO</b>	<b>(16,773.70)</b>	<b>(0.27%)</b>	<b>6,180,774.57</b>	<b>6,004,172.25</b>	<b>5,899,488.62</b>	<b>6,093,968.78</b>	<b>5,945,395.19</b>	<b>6,038,581.38</b>	<b>5,841,553.31</b>	<b>5,868,233.38</b>	<b>6,047,347.78</b>	<b>5,987,213.15</b>	<b>6,121,140.35</b>	<b>6,212,807.84</b>	<b>6,164,000.87</b>