

BALANCE DE SITUACION
Banco Nacional de Panamá
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			2010 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(55,958.01)	(2.30%)	2,430,737.35	2,868,702.92	2,394,244.89	2,104,031.73	2,276,666.82	2,136,282.04	2,263,807.42	2,039,763.43	1,840,219.64	1,763,205.96	1,709,906.86	2,290,030.34	2,374,779.34
Depositos Locales en Bancos	194,038.00	287.11%	67,583.78	85,229.78	76,529.78	68,572.78	70,336.78	70,763.78	79,309.78	101,893.78	92,906.78	105,396.78	180,758.78	219,318.78	261,621.78
A la Vista	9,038.00	29.55%	30,583.78	33,229.78	34,529.78	36,572.78	38,336.78	38,763.78	39,309.78	36,893.78	37,906.78	38,396.78	38,758.78	39,818.78	39,621.78
A Plazo	185,000.00	500.00%	37,000.00	52,000.00	42,000.00	32,000.00	32,000.00	32,000.00	40,000.00	65,000.00	55,000.00	67,000.00	142,000.00	179,500.00	222,000.00
Depositos Extranjeros en Bancos	(400,094.52)	(18.57%)	2,154,327.20	2,565,787.57	2,164,774.47	1,799,024.62	1,973,273.84	1,851,230.66	1,945,474.10	1,680,979.71	1,490,282.22	1,376,608.83	1,317,965.95	1,775,913.84	1,754,232.68
A la Vista	52,261.48	130.90%	39,925.20	62,287.57	59,246.47	66,596.62	44,746.84	59,679.66	44,929.10	91,042.71	91,865.22	60,228.83	115,309.95	79,756.84	92,186.68
A Plazo	(452,356.00)	(21.39%)	2,114,402.00	2,503,500.00	2,105,528.00	1,732,428.00	1,928,527.00	1,791,551.00	1,900,545.00	1,589,937.00	1,398,417.00	1,316,380.00	1,202,656.00	1,696,157.00	1,662,046.00
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	150,098.51	71.88%	208,826.37	217,685.57	152,940.63	236,434.32	233,056.20	214,287.60	239,023.54	256,889.94	257,030.64	281,200.35	211,182.13	294,797.71	358,924.88
CARTERA CREDITICIA	389,414.28	16.97%	2,294,153.63	2,321,645.91	2,297,089.38	2,478,806.93	2,729,749.39	2,718,265.02	2,762,539.59	2,796,383.92	2,806,683.16	2,935,344.31	2,949,745.26	2,976,719.92	2,683,567.91
Locales	382,644.80	16.39%	2,334,327.70	2,361,263.54	2,335,838.79	2,515,982.32	2,765,411.73	2,752,070.59	2,794,507.31	2,826,940.97	2,835,871.55	2,964,656.84	2,978,239.70	3,007,757.80	2,716,972.49
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	(6,769.48)	(16.85%)	40,174.07	39,617.64	38,749.41	37,175.39	35,662.34	33,805.57	31,967.72	30,557.05	29,188.38	29,312.53	28,494.44	31,037.88	33,404.58
Locales	(6,769.48)	(16.85%)	40,174.07	39,617.64	38,749.41	37,175.39	35,662.34	33,805.57	31,967.72	30,557.05	29,188.38	29,312.53	28,494.44	31,037.88	33,404.58
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
INVERSIONES EN VALORES	385,201.40	31.84%	1,209,744.34	1,204,993.82	1,201,014.64	1,210,881.53	1,253,113.50	1,317,666.98	1,415,963.70	1,455,244.85	1,471,129.40	1,510,667.55	1,531,765.96	1,590,129.94	1,594,945.74
Locales	370,931.84	39.39%	941,732.65	941,044.35	936,913.55	916,550.38	927,543.05	987,213.36	1,125,710.69	1,155,287.88	1,189,285.73	1,227,357.62	1,249,395.99	1,308,677.16	1,312,664.49
Extranjero	12,931.63	4.80%	269,349.62	265,287.40	265,439.03	295,669.09	326,908.38	331,791.56	291,590.94	301,294.91	283,181.60	284,647.86	283,707.90	282,790.72	282,281.25
Menos Provisiones	(1,337.93)	(100.00%)	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	0.00
Locales	(1,337.93)	(100.00%)	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	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	141,597.32	62.89%	225,164.78	171,575.09	165,859.95	184,880.21	171,223.01	170,238.48	176,969.35	178,673.89	175,968.45	172,749.53	181,782.71	189,567.06	366,762.11
Locales	142,122.57	63.27%	224,611.05	171,007.73	165,195.25	184,355.38	170,774.28	169,659.12	176,345.77	178,263.17	175,642.84	172,669.00	181,768.79	189,556.11	366,733.63
Extranjero	(525.25)	(94.86%)	553.73	567.36	664.70	524.83	448.74	579.37	623.58	410.71	325.61	80.53	13.93	10.95	28.48
TOTAL DE ACTIVOS	860,255.00	13.97%	6,159,800.10	6,566,917.74	6,058,208.86	5,978,600.39	6,430,752.72	6,342,452.52	6,619,280.06	6,470,066.09	6,294,000.65	6,381,967.35	6,373,200.79	7,046,447.26	7,020,055.10
DEPOSITOS	629,040.95	11.85%	5,308,664.15	5,681,532.01	5,178,429.29	5,076,979.65	5,529,405.70	5,441,954.33	5,727,114.30	5,567,730.26	5,398,221.13	5,344,509.83	5,289,743.62	5,947,990.64	5,937,705.10
Locales	629,099.54	12.01%	5,236,218.31	5,610,126.60	5,107,341.34	5,002,226.55	5,457,181.66	5,368,562.87	5,655,350.55	5,494,241.31	5,324,500.57	5,272,178.09	5,219,108.01	5,876,706.22	5,865,317.86

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Oficiales	497,917.66	13.00%	3,829,585.33	4,183,425.90	3,690,293.11	3,594,217.42	4,029,381.16	3,862,928.29	4,204,270.10	4,045,516.43	3,919,540.47	3,862,593.50	3,763,217.09	4,395,928.85	4,327,502.99
De Particulares	(20,075.85)	(2.21%)	909,086.14	932,957.82	891,660.41	904,787.05	915,281.98	977,405.83	938,173.72	964,558.76	964,953.85	892,949.20	910,150.54	909,556.07	889,010.29
A la Vista	16,466.20	10.68%	154,174.95	177,332.87	155,562.38	153,038.35	161,443.36	172,485.73	160,679.17	167,555.25	215,657.76	167,805.97	175,678.03	172,058.46	170,641.15
A Plazo	(55,550.29)	(17.95%)	309,474.72	318,379.84	290,401.40	309,070.65	309,020.18	359,783.15	333,576.93	351,862.02	301,954.42	270,331.04	280,338.11	283,287.23	253,924.43
De Ahorros	19,008.23	4.27%	445,436.47	437,245.10	445,696.64	442,678.05	444,818.45	445,136.96	443,917.62	445,141.49	447,341.67	454,812.19	454,134.40	454,210.39	464,444.70
De Bancos	151,257.74	30.40%	497,546.84	493,742.88	525,387.82	503,222.09	512,518.53	528,228.75	512,906.73	484,166.13	440,006.25	516,635.39	545,740.39	571,221.30	648,804.58
A la Vista	130,297.74	34.04%	382,744.84	131,260.54	140,451.51	389,680.09	408,093.53	438,693.75	410,972.73	410,439.13	355,797.25	434,886.39	427,868.39	462,845.30	513,042.58
A Plazo	20,960.00	18.26%	114,802.00	362,482.34	384,936.31	113,542.00	104,425.00	89,535.00	101,934.00	73,727.00	84,209.00	81,749.00	117,872.00	108,376.00	135,762.00
Extranjero	(58.59)	(0.08%)	72,445.83	71,405.41	71,087.94	74,753.10	72,224.04	73,391.46	71,763.74	73,488.95	73,720.57	72,331.75	70,635.61	71,284.42	72,387.24
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	(58.59)	(0.08%)	72,445.83	71,405.41	71,087.94	74,753.10	72,224.04	73,391.46	71,763.74	73,488.95	73,720.57	72,331.75	70,635.61	71,284.42	72,387.24
A la Vista	2,430.05	15.84%	15,336.63	14,780.20	14,411.34	17,911.88	15,478.71	16,757.53	14,512.99	17,334.98	16,841.12	16,661.25	15,438.79	16,109.16	17,766.67
A Plazo	(2,642.95)	(4.64%)	56,968.89	56,447.98	56,479.22	56,627.80	56,542.24	56,395.75	57,026.11	55,904.34	56,576.21	55,356.56	54,990.60	54,911.71	54,325.94
De Ahorros	154.31	109.97%	140.32	177.23	197.38	213.41	203.09	238.18	224.64	249.63	303.24	313.94	206.22	263.54	294.63
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	(291.65)	(71.67%)	406.95	326.27	326.27	326.27	326.27	326.27	443.19	245.58	245.58	245.58	115.30	115.30	115.30
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	116.92	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(291.65)	(71.67%)	406.95	326.27	326.27	326.27	326.27	326.27	326.27	245.58	245.58	245.58	115.30	115.30	115.30
OTROS PASIVOS	85,219.69	26.83%	317,611.86	340,960.65	329,030.59	342,265.07	335,393.60	327,031.29	347,884.97	350,996.59	338,737.48	351,879.78	378,468.92	373,672.47	402,831.55
Locales	84,739.08	26.86%	315,492.82	338,877.53	326,957.96	340,212.61	333,286.88	324,890.44	345,669.27	348,764.57	336,423.70	349,489.35	375,969.72	371,091.52	400,231.90
Extranjero	480.60	22.68%	2,119.04	2,083.12	2,072.63	2,052.47	2,106.72	2,140.85	2,215.71	2,232.02	2,313.78	2,390.43	2,499.20	2,580.95	2,599.64
PATRIMONIO	146,286.01	27.44%	533,117.14	544,098.81	550,422.71	559,029.40	565,627.15	573,140.64	543,837.60	551,093.66	556,796.46	685,332.16	704,872.95	724,668.84	679,403.16
Capital	10,000.00	1.92%	520,000.00	520,000.00	520,000.00	520,000.00	520,000.00	520,000.00	520,000.00	520,000.00	520,000.00	520,000.00	520,000.00	520,000.00	530,000.00
Reservas de Capital	1,773.84	101.71%	1,744.05	0.00	0.00	0.00	0.00	0.00	0.00	2,184.98	2,247.71	3,386.56	0.00	0.00	3,517.90
Otras Reservas	0.00	0.00%	0.00	1,806.54	1,851.31	1,865.89	1,929.75	2,001.89	2,107.30	0.00	0.00	0.00	3,463.23	3,487.43	0.00
Utilidad de Periodos Anteriores	(1,773.84)	(20.52%)	8,645.83	8,435.83	8,538.57	8,523.99	8,460.13	8,388.00	8,282.59	8,204.90	8,142.17	7,003.32	6,926.66	6,902.45	6,871.99
Utilidad de Periodo	0.00	0.00%	0.00	11,069.31	17,568.24	26,143.99	32,983.68	40,550.51	11,280.68	18,535.88	25,083.02	46,911.82	54,896.12	60,596.91	0.00

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Ganancia o Perdida en Valores Disponible para la Venta	136,286.01	4,997.18%	2,727.26	2,787.13	2,464.59	2,495.53	2,253.59	2,200.25	2,167.03	2,167.89	1,323.55	108,030.45	119,586.95	133,682.05	139,013.27
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	860,255.00	13.97%	6,159,800.10	6,566,917.74	6,058,208.86	5,978,600.39	6,430,752.72	6,342,452.52	6,619,280.06	6,470,066.09	6,294,000.65	6,381,967.35	6,373,200.79	7,046,447.26	7,020,055.10