

BALANCE DE SITUACION
Banco Nacional de Panamá
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	271,773.76	11.44%	2,374,779.34	2,344,977.27	2,251,872.13	2,005,050.41	2,129,169.18	2,238,301.24	2,324,262.00	2,279,174.99	2,321,384.94	2,228,731.13	2,149,219.14	2,341,662.98	2,646,553.10
Depositos Locales en Bancos	107,469.00	41.08%	261,621.78	358,368.78	279,777.78	376,340.78	331,518.78	346,518.78	346,518.78	349,518.78	347,482.78	391,340.78	366,340.78	371,340.78	369,090.78
A la Vista	4,719.00	11.91%	39,621.78	41,368.78	42,777.78	44,340.78	44,518.78	44,518.78	44,518.78	44,518.78	42,482.78	44,340.78	44,340.78	44,340.78	44,340.78
A Plazo	102,750.00	46.28%	222,000.00	317,000.00	237,000.00	332,000.00	287,000.00	302,000.00	302,000.00	305,000.00	305,000.00	347,000.00	322,000.00	327,000.00	324,750.00
Depositos Extranjeros en Bancos	364,022.70	20.75%	1,754,232.68	1,776,214.79	1,689,742.23	1,299,444.26	1,594,818.82	1,644,887.02	1,809,364.73	1,781,794.16	1,820,787.29	1,645,947.45	1,614,168.47	1,793,296.10	2,118,255.38
A la Vista	22,968.70	24.92%	92,186.68	95,896.79	94,624.23	93,980.26	117,899.82	97,816.02	75,219.73	130,195.16	128,642.29	96,717.45	84,552.47	118,315.10	115,155.38
A Plazo	341,054.00	20.52%	1,662,046.00	1,680,318.00	1,595,118.00	1,205,464.00	1,476,919.00	1,547,071.00	1,734,145.00	1,651,599.00	1,692,145.00	1,549,230.00	1,529,616.00	1,674,981.00	2,003,100.00
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	(199,717.94)	(55.64%)	358,924.88	210,393.70	282,352.12	329,265.37	202,831.58	246,895.44	168,378.48	147,862.05	153,114.87	191,442.90	168,709.89	177,026.10	159,206.93
CARTERA CREDITICIA	270,210.54	10.07%	2,683,567.91	2,715,487.96	3,024,283.21	3,219,266.23	3,020,719.87	3,131,282.84	3,118,265.59	3,290,071.90	3,319,535.92	3,370,611.39	3,412,344.07	3,459,684.36	2,953,778.45
Locales	273,882.07	10.08%	2,716,972.49	2,748,973.80	3,057,642.04	3,252,527.70	3,053,904.09	3,165,780.59	3,154,134.85	3,325,976.09	3,355,045.99	3,405,515.94	3,447,354.04	3,496,835.81	2,990,854.57
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	3,671.54	10.99%	33,404.58	33,485.84	33,358.83	33,261.47	33,184.21	34,497.75	35,869.26	35,904.19	35,510.06	34,904.55	35,009.97	37,151.45	37,076.12
Locales	3,671.54	10.99%	33,404.58	33,485.84	33,358.83	33,261.47	33,184.21	34,497.75	35,869.26	35,904.19	35,510.06	34,904.55	35,009.97	37,151.45	37,076.12
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	228,509.86	14.83%	1,541,239.93	1,525,675.60	1,288,126.17	1,290,433.41	1,324,198.00	1,311,348.09	1,306,605.62	1,453,958.70	1,499,101.47	1,405,950.16	1,538,223.35	1,614,705.49	1,769,749.79
Locales	345,843.71	27.47%	1,258,958.68	1,245,487.94	1,007,171.34	1,014,254.55	1,048,036.63	1,036,294.82	1,040,971.75	1,201,960.70	1,250,883.47	1,227,457.77	1,368,742.19	1,449,426.28	1,604,802.39
Extranjero	(117,333.85)	(41.57%)	282,281.25	280,187.66	280,954.83	276,178.86	276,161.37	275,053.27	265,633.87	251,997.99	248,218.00	178,492.39	169,481.16	165,279.21	164,947.40
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	15,331.20	4.18%	366,762.11	180,136.30	179,826.37	180,131.31	227,137.87	182,463.66	218,368.48	214,496.35	265,479.01	266,856.24	546,990.28	325,501.19	382,093.31
Locales	15,070.99	4.11%	366,733.63	180,087.36	179,733.97	179,978.83	227,034.90	182,250.45	218,014.18	214,108.91	265,098.13	266,528.21	546,701.66	325,299.48	381,804.61
Extranjero	260.21	913.63%	28.48	48.94	92.39	152.47	102.97	213.21	354.29	387.44	380.88	328.03	288.62	201.70	288.69
TOTAL DE ACTIVOS	785,825.36	11.28%	6,966,349.28	6,766,277.13	6,744,107.87	6,694,881.36	6,701,224.93	6,863,395.83	6,967,501.68	7,237,701.94	7,405,501.34	7,272,148.92	7,646,776.84	7,741,554.03	7,752,174.64
DEPOSITOS	688,302.85	11.59%	5,937,705.10	5,752,168.60	5,738,469.37	5,678,895.65	5,629,133.62	5,835,543.82	6,005,896.61	6,196,622.28	6,331,538.34	6,122,591.18	6,448,071.74	6,537,369.65	6,626,007.95
Locales	680,051.43	11.59%	5,865,317.86	5,680,869.50	5,667,152.66	5,609,015.93	5,553,212.97	5,747,172.32	5,911,434.69	6,104,803.53	6,245,739.69	6,035,569.04	6,361,921.43	6,453,494.68	6,545,369.28

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			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	779,953.84	18.02%	4,327,502.99	4,203,690.63	4,089,740.65	4,178,100.21	4,113,480.39	4,346,246.08	4,527,128.91	4,695,460.93	4,772,072.95	4,684,351.12	4,867,314.54	4,755,081.08	5,107,456.83
De Particulares	(36,843.61)	(4.14%)	889,010.29	864,040.72	870,312.51	836,833.77	895,314.81	858,148.16	834,740.20	871,943.22	849,475.19	857,532.79	842,220.42	1,172,599.48	852,166.68
A la Vista	(943.99)	(0.55%)	170,641.15	170,974.75	170,656.20	165,267.38	214,463.63	202,319.42	176,634.55	198,051.25	165,228.69	171,751.89	175,779.30	167,444.09	169,697.16
A Plazo	(52,616.18)	(20.72%)	253,924.43	237,007.47	241,036.11	225,957.66	223,124.06	209,856.77	210,389.91	222,418.75	221,280.03	218,731.77	206,140.44	541,188.61	201,308.25
De Ahorros	16,716.57	3.60%	464,444.70	456,058.50	458,620.20	445,608.72	457,727.11	445,971.97	447,715.74	451,473.22	462,966.46	467,049.14	460,300.68	463,966.78	481,161.27
De Bancos	(63,058.80)	(9.72%)	648,804.58	613,138.15	707,099.50	594,081.95	544,417.77	542,778.08	549,565.59	537,399.39	624,191.56	493,685.12	652,386.47	525,814.12	585,745.77
A la Vista	(78,312.94)	(15.26%)	513,042.58	473,233.15	512,509.50	477,462.95	380,832.77	399,139.08	358,125.90	366,499.49	375,870.87	367,584.43	521,688.04	385,264.69	434,729.63
A Plazo	15,254.14	11.24%	135,762.00	139,905.00	194,590.00	116,619.00	163,585.00	143,639.00	191,439.69	170,899.89	248,320.69	126,100.69	130,698.43	140,549.43	151,016.14
Extranjero	8,251.42	11.40%	72,387.24	71,299.10	71,316.71	69,879.72	75,920.65	88,371.50	94,461.92	91,818.75	85,798.64	87,022.14	86,150.31	83,874.97	80,638.66
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	8,251.42	11.40%	72,387.24	71,299.10	71,316.71	69,879.72	75,920.65	88,371.50	94,461.92	91,818.75	85,798.64	87,022.14	86,150.31	83,874.97	80,638.66
A la Vista	5,286.49	29.76%	17,766.67	17,001.61	16,749.25	15,923.55	20,578.26	26,997.15	32,156.55	30,848.75	27,304.70	29,451.70	28,299.79	26,402.81	23,053.16
A Plazo	(2,197.39)	(4.04%)	54,325.94	53,968.69	54,266.60	53,689.40	55,068.23	55,071.28	55,008.01	54,494.63	52,365.65	51,619.28	51,794.56	52,058.38	52,128.55
De Ahorros	5,162.32	1,752.15%	294.63	328.80	300.87	266.77	274.15	6,303.07	7,297.35	6,475.38	6,128.30	5,951.16	6,055.96	5,413.78	5,456.95
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	(115.30)	(100.00%)	115.30	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	(115.30)	(100.00%)	115.30	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 PASIVOS	78,489.29	19.48%	402,831.55	360,055.97	348,253.89	349,348.78	391,279.49	355,651.93	335,276.38	386,478.09	392,419.77	468,075.80	497,309.09	498,261.03	481,320.83
Locales	78,319.65	19.57%	400,231.90	357,423.75	345,653.30	346,731.03	388,593.37	352,979.84	332,674.84	383,842.51	389,756.72	465,318.57	494,477.22	495,492.75	478,551.55
Extranjero	169.64	6.53%	2,599.64	2,632.23	2,600.59	2,617.76	2,686.12	2,672.10	2,601.54	2,635.58	2,663.05	2,757.24	2,831.87	2,768.27	2,769.28
PATRIMONIO	19,148.52	3.06%	625,697.34	654,052.55	657,384.62	666,636.93	680,811.82	672,200.08	626,328.69	654,601.56	681,543.24	681,481.94	701,396.00	705,923.35	644,845.86
Capital	10,000.00	1.89%	530,000.00	530,000.00	530,000.00	530,000.00	530,000.00	530,000.00	530,000.00	530,000.00	530,000.00	530,000.00	530,000.00	530,000.00	540,000.00
Reservas de Capital	(1,826.34)	(51.92%)	3,517.90	3,571.45	3,692.18	3,694.31	3,709.59	3,694.07	3,590.33	3,598.88	3,687.97	4,211.33	1,748.12	1,762.20	1,691.56
Otras Reservas	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
Utilidad de Periodos Anteriores	1,947.12	28.33%	6,871.99	6,818.43	6,697.71	6,695.58	6,680.29	6,695.81	6,799.55	6,791.00	6,701.91	6,178.56	8,641.77	8,627.68	8,819.11
Utilidad de Periodo	0.00	0.00%	0.00	50,388.47	38,467.63	46,063.86	52,117.85	56,401.81	14,508.29	20,417.24	38,135.85	57,661.98	67,954.28	71,567.23	0.00

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	9,027.74	10.58%	85,307.46	63,274.20	78,527.10	80,183.18	88,304.08	75,408.38	71,430.52	93,794.43	103,017.50	83,430.07	93,051.84	93,966.23	94,335.20
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	785,825.36	11.28%	6,966,349.28	6,766,277.13	6,744,107.87	6,694,881.36	6,701,224.93	6,863,395.83	6,967,501.69	7,237,701.94	7,405,501.34	7,272,148.92	7,646,776.84	7,741,554.03	7,752,174.64