

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

| | VARIACION ABSOLUTA | % | 2012 | 2013 | | | | | | | | | | | |
|---------------------------------|-----------------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| ACTIVOS LIQUIDOS | 359,358.13 | 13.21% | 2,719,398.32 | 2,833,280.19 | 2,851,827.14 | 2,405,593.27 | 3,167,574.12 | 3,137,925.14 | 3,190,668.87 | 3,091,890.40 | 3,190,823.52 | 2,700,487.90 | 3,001,966.65 | 3,474,400.58 | 3,078,756.45 |
| Depositos Locales en Bancos | (12,750.00) | (3.45%) | 369,090.78 | 361,340.78 | 366,340.78 | 346,340.78 | 346,340.78 | 366,340.78 | 356,340.78 | 356,340.78 | 356,340.78 | 356,340.78 | 356,340.78 | 356,340.78 | 356,340.78 |
| A la Vista | 0.00 | 0.00% | 44,340.78 | 44,340.78 | 44,340.78 | 44,340.78 | 44,340.78 | 44,340.78 | 44,340.78 | 44,340.78 | 44,340.78 | 44,340.78 | 44,340.78 | 44,340.78 | 44,340.78 |
| A Plazo | (12,750.00) | (3.93%) | 324,750.00 | 317,000.00 | 322,000.00 | 302,000.00 | 302,000.00 | 322,000.00 | 312,000.00 | 312,000.00 | 312,000.00 | 312,000.00 | 312,000.00 | 312,000.00 | 312,000.00 |
| Depositos Extranjeros en Bancos | 275,265.62 | 12.99% | 2,118,255.38 | 2,286,146.82 | 2,215,190.19 | 1,786,704.66 | 2,593,182.06 | 2,482,988.86 | 2,494,079.11 | 2,423,499.47 | 2,539,153.24 | 2,129,283.15 | 2,357,380.68 | 2,845,870.94 | 2,393,521.00 |
| A la Vista | 80,865.62 | 70.22% | 115,155.38 | 139,646.82 | 157,715.19 | 119,904.66 | 267,582.06 | 219,102.86 | 271,579.11 | 203,499.47 | 212,153.24 | 288,083.15 | 207,980.68 | 397,870.94 | 196,021.00 |
| A Plazo | 194,400.00 | 9.70% | 2,003,100.00 | 2,146,500.00 | 2,057,475.00 | 1,666,800.00 | 2,325,600.00 | 2,263,886.00 | 2,222,500.00 | 2,220,000.00 | 2,327,000.00 | 1,841,200.00 | 2,149,400.00 | 2,448,000.00 | 2,197,500.00 |
| 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 | 96,842.51 | 41.73% | 232,052.16 | 185,792.58 | 270,296.17 | 272,547.83 | 228,051.28 | 288,595.50 | 340,248.98 | 312,050.14 | 295,329.49 | 214,863.97 | 288,245.19 | 272,188.86 | 328,894.67 |
| CARTERA CREDITICIA | 277,669.00 | 9.40% | 2,953,778.45 | 2,988,669.55 | 3,099,078.99 | 3,626,371.57 | 3,178,142.73 | 3,160,951.28 | 3,175,979.67 | 3,209,682.64 | 3,312,019.37 | 3,559,063.71 | 3,549,454.96 | 3,476,303.59 | 3,231,447.45 |
| Locales | 273,254.33 | 9.14% | 2,990,854.57 | 3,025,565.82 | 3,135,938.01 | 3,663,214.03 | 3,215,068.65 | 3,197,899.20 | 3,212,854.88 | 3,246,669.91 | 3,349,079.05 | 3,596,030.05 | 3,585,866.20 | 3,511,140.46 | 3,264,108.90 |
| 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 | (4,414.67) | (11.91%) | 37,076.12 | 36,896.28 | 36,859.03 | 36,842.46 | 36,925.93 | 36,947.92 | 36,875.20 | 36,987.26 | 37,059.68 | 36,966.33 | 36,411.24 | 34,836.87 | 32,661.45 |
| Locales | (4,414.67) | (11.91%) | 37,076.12 | 36,896.28 | 36,859.03 | 36,842.46 | 36,925.93 | 36,947.92 | 36,875.20 | 36,987.26 | 37,059.68 | 36,966.33 | 36,411.24 | 34,836.87 | 32,661.45 |
| 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 | 216,006.09 | 12.21% | 1,769,749.79 | 1,727,506.72 | 1,703,998.44 | 1,714,878.91 | 1,658,674.08 | 1,589,384.47 | 1,577,528.24 | 1,617,436.66 | 1,708,313.82 | 1,677,027.50 | 1,774,598.73 | 1,899,983.46 | 1,985,755.87 |
| Locales | 201,361.80 | 12.55% | 1,604,802.39 | 1,562,500.80 | 1,539,488.83 | 1,555,152.34 | 1,498,648.08 | 1,454,797.21 | 1,443,556.88 | 1,483,240.79 | 1,534,096.17 | 1,497,269.91 | 1,594,649.69 | 1,719,921.23 | 1,806,164.19 |
| Extranjero | 14,644.28 | 8.88% | 164,947.40 | 165,005.92 | 164,509.61 | 159,726.57 | 160,026.00 | 134,587.27 | 133,971.35 | 134,195.88 | 174,217.65 | 179,757.60 | 179,949.04 | 180,062.23 | 179,591.68 |
| 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 | 104,309.78 | 35.16% | 296,670.82 | 269,275.23 | 233,644.16 | 185,329.58 | 190,452.45 | 196,032.31 | 189,158.51 | 182,953.12 | 191,298.23 | 181,620.90 | 203,376.57 | 218,300.75 | 400,980.61 |
| Locales | 104,118.48 | 35.13% | 296,382.13 | 268,909.41 | 233,340.02 | 185,127.21 | 190,187.22 | 195,663.10 | 188,654.55 | 182,309.91 | 190,875.16 | 181,402.53 | 203,046.27 | 217,908.13 | 400,500.61 |
| Extranjero | 191.30 | 66.26% | 288.69 | 365.81 | 304.14 | 202.37 | 265.23 | 369.22 | 503.97 | 643.20 | 423.07 | 218.37 | 330.31 | 392.63 | 480.00 |
| TOTAL DE ACTIVOS | 957,343.00 | 12.37% | 7,739,597.38 | 7,818,731.68 | 7,888,548.73 | 7,932,173.32 | 8,194,843.38 | 8,084,293.20 | 8,133,335.29 | 8,101,962.83 | 8,402,454.94 | 8,118,200.01 | 8,529,396.92 | 9,068,988.38 | 8,696,940.38 |
| DEPOSITOS | 1,118,216.02 | 16.72% | 6,687,466.38 | 6,733,160.29 | 6,842,677.15 | 6,883,092.82 | 7,105,708.02 | 7,083,313.82 | 7,242,940.94 | 7,214,934.19 | 7,485,216.57 | 7,204,108.73 | 7,587,029.61 | 8,095,725.50 | 7,805,682.40 |
| Locales | 1,120,622.21 | 16.96% | 6,606,827.72 | 6,649,096.07 | 6,759,655.64 | 6,803,072.15 | 7,028,320.63 | 7,004,275.85 | 7,164,149.26 | 7,138,845.91 | 7,427,576.21 | 7,124,893.60 | 7,509,278.94 | 8,018,218.36 | 7,727,449.93 |

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|---------------------------------|-----------------------|----------|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | | | 2012 Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Oficiales | 1,101,799.11 | 21.55% | 5,112,876.83 | 5,253,697.55 | 5,295,541.82 | 5,308,706.97 | 5,588,248.59 | 5,520,155.05 | 5,706,232.00 | 5,700,592.07 | 5,737,537.36 | 5,686,249.75 | 6,074,134.26 | 6,478,594.91 | 6,214,675.94 |
| De Particulares | (29,411.50) | (3.45%) | 852,166.68 | 847,313.37 | 836,169.49 | 878,310.73 | 836,144.35 | 851,146.41 | 842,139.02 | 811,979.65 | 842,737.09 | 824,682.12 | 815,650.61 | 817,815.09 | 822,755.18 |
| A la Vista | (17,295.78) | (10.19%) | 169,697.16 | 173,957.22 | 174,075.98 | 163,243.06 | 170,932.87 | 163,828.44 | 170,194.85 | 166,703.93 | 177,652.27 | 155,154.08 | 161,565.62 | 163,502.94 | 152,401.38 |
| A Plazo | (26,114.63) | (12.97%) | 201,308.25 | 203,848.91 | 189,469.21 | 244,658.32 | 193,245.57 | 209,795.34 | 195,520.44 | 175,572.37 | 191,219.73 | 194,046.30 | 178,106.40 | 169,329.74 | 175,193.63 |
| De Ahorros | 13,998.91 | 2.91% | 481,161.27 | 469,507.23 | 472,624.30 | 470,409.34 | 471,965.91 | 477,522.64 | 476,423.73 | 469,703.34 | 473,865.08 | 475,481.74 | 475,978.59 | 484,982.41 | 495,160.17 |
| De Bancos | 48,234.60 | 7.52% | 641,784.21 | 548,085.15 | 627,944.33 | 616,054.45 | 603,927.69 | 632,974.39 | 615,778.24 | 626,274.19 | 847,301.76 | 613,961.73 | 619,494.08 | 721,808.36 | 690,018.81 |
| A la Vista | 1,520.74 | 0.31% | 490,768.07 | 412,406.01 | 504,613.74 | 484,166.65 | 507,704.76 | 513,138.45 | 491,284.30 | 466,849.06 | 505,828.76 | 445,703.73 | 453,553.08 | 501,603.36 | 492,288.81 |
| A Plazo | 46,713.86 | 30.93% | 151,016.14 | 135,679.14 | 123,330.59 | 131,887.80 | 96,222.93 | 119,835.93 | 124,493.93 | 159,425.14 | 341,473.00 | 168,258.00 | 165,941.00 | 220,205.00 | 197,730.00 |
| Extranjero | (2,406.19) | (2.98%) | 80,638.66 | 84,064.22 | 83,021.52 | 80,020.66 | 77,387.40 | 79,037.97 | 78,791.69 | 76,088.28 | 57,640.36 | 79,215.13 | 77,750.66 | 77,507.14 | 78,232.47 |
| 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 | (2,406.19) | (2.98%) | 80,638.66 | 84,064.22 | 83,021.52 | 80,020.66 | 77,387.40 | 79,037.97 | 78,791.69 | 76,088.28 | 57,640.36 | 79,215.13 | 77,750.66 | 77,507.14 | 78,232.47 |
| A la Vista | 4,240.33 | 18.39% | 23,053.16 | 27,323.44 | 26,563.64 | 25,072.51 | 23,922.48 | 24,572.56 | 23,854.65 | 23,163.11 | 5,452.29 | 27,068.36 | 25,856.95 | 27,423.23 | 27,293.50 |
| A Plazo | (8,324.00) | (15.97%) | 52,128.55 | 51,364.59 | 51,015.98 | 49,272.14 | 48,028.11 | 49,187.21 | 49,087.63 | 47,641.78 | 46,425.33 | 45,765.97 | 45,413.45 | 43,356.56 | 43,804.56 |
| De Ahorros | 1,677.47 | 30.74% | 5,456.95 | 5,376.19 | 5,441.90 | 5,676.02 | 5,436.81 | 5,278.20 | 5,849.40 | 5,283.38 | 5,762.74 | 6,380.80 | 6,480.27 | 6,727.35 | 7,134.42 |
| 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 | 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 PASIVOS | (108,822.71) | (26.72%) | 407,285.14 | 435,451.54 | 392,044.57 | 388,345.14 | 407,275.86 | 314,909.65 | 309,322.92 | 290,970.37 | 314,553.79 | 295,914.92 | 311,441.94 | 336,869.33 | 298,462.42 |
| Locales | (108,170.14) | (26.74%) | 404,515.85 | 432,713.93 | 389,294.53 | 385,695.14 | 404,779.71 | 312,505.63 | 307,014.87 | 288,682.28 | 312,610.83 | 293,886.88 | 309,372.43 | 334,807.83 | 296,345.72 |
| Extranjero | (652.58) | (23.56%) | 2,769.28 | 2,737.61 | 2,750.04 | 2,650.00 | 2,496.15 | 2,404.02 | 2,308.05 | 2,288.09 | 1,942.96 | 2,028.05 | 2,069.51 | 2,061.50 | 2,116.71 |
| PATRIMONIO | (52,050.31) | (8.07%) | 644,845.86 | 650,119.85 | 653,827.00 | 660,735.37 | 681,859.50 | 686,069.74 | 581,071.43 | 596,058.26 | 602,684.59 | 618,176.36 | 630,925.38 | 636,393.55 | 592,795.55 |
| Capital | 10,000.00 | 1.85% | 540,000.00 | 540,000.00 | 540,000.00 | 540,000.00 | 540,000.00 | 540,000.00 | 540,000.00 | 540,000.00 | 540,000.00 | 540,000.00 | 540,000.00 | 540,000.00 | 550,000.00 |
| Reservas de Capital | 213.01 | 12.59% | 1,691.56 | 1,729.27 | 1,731.65 | 1,722.19 | 1,720.57 | 1,734.36 | 1,686.18 | 1,619.61 | 1,657.53 | 1,869.69 | 1,919.05 | 1,975.26 | 1,904.57 |
| 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 | 2,023.73 | 22.95% | 8,819.11 | 8,781.40 | 8,779.01 | 8,788.47 | 8,790.09 | 8,776.30 | 8,824.49 | 8,891.05 | 8,853.13 | 8,640.97 | 8,591.61 | 8,535.40 | 10,842.84 |
| Utilidad de Periodo | 0.00 | 0.00% | 0.00 | 16,285.98 | 29,946.00 | 37,280.28 | 48,682.86 | 66,183.54 | 17,405.13 | 24,727.40 | 31,187.04 | 36,856.69 | 50,816.06 | 57,289.72 | 0.00 |

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|--|-----------------------|---------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Ganancia o Perdida en Valores Disponibles para la Venta | (64,287.05) | (68.15%) | 94,335.20 | 83,323.21 | 73,370.34 | 72,944.43 | 82,665.98 | 69,375.53 | 13,155.63 | 20,820.19 | 20,986.89 | 30,809.00 | 29,598.65 | 28,593.16 | 30,048.15 |
| 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 | 957,343.00 | 12.37% | 7,739,597.38 | 7,818,731.68 | 7,888,548.73 | 7,932,173.32 | 8,194,843.38 | 8,084,293.20 | 8,133,335.29 | 8,101,962.83 | 8,402,454.94 | 8,118,200.01 | 8,529,396.92 | 9,068,988.38 | 8,696,940.38 |