

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015												
			2014 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(648,157.08)	(15.64%)	4,143,931.20	4,195,225.86	4,253,454.70	4,926,507.18	4,268,626.15	4,029,076.38	4,100,623.12	3,741,641.58	4,188,872.45	3,838,324.17	3,643,477.18	3,270,929.67	3,495,774.11
Depositos Locales en Bancos	(28,500.00)	(9.48%)	300,500.00	320,500.00	295,500.00	285,500.00	268,500.00	212,500.00	282,500.00	274,000.00	269,000.00	359,000.00	324,000.00	354,000.00	272,000.00
A la Vista	(500.00)	(100.00%)	500.00	500.00	500.00	500.00	500.00	500.00	500.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	(28,000.00)	(9.33%)	300,000.00	320,000.00	295,000.00	285,000.00	268,000.00	212,000.00	282,000.00	274,000.00	269,000.00	359,000.00	324,000.00	354,000.00	272,000.00
Depositos Extranjeros en Bancos	(463,096.85)	(13.26%)	3,491,258.39	3,554,358.47	3,611,197.21	4,345,642.89	3,718,854.65	3,541,095.05	3,503,353.51	3,251,480.07	3,709,386.59	3,279,912.62	3,116,655.04	2,763,601.02	3,028,161.54
A la Vista	(77,146.85)	(43.69%)	176,558.39	239,658.47	143,497.21	259,942.89	234,154.65	166,395.05	147,353.51	181,480.07	68,386.59	96,912.62	89,655.04	82,901.02	99,411.54
A Plazo	(385,950.00)	(11.64%)	3,314,700.00	3,314,700.00	3,467,700.00	4,085,700.00	3,484,700.00	3,374,700.00	3,356,000.00	3,070,000.00	3,641,000.00	3,183,000.00	3,027,000.00	2,680,700.00	2,928,750.00
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	(156,560.23)	(44.46%)	352,172.80	320,367.40	346,757.48	295,364.29	281,271.50	275,481.32	314,769.61	216,161.51	210,485.86	199,411.55	202,822.14	153,328.65	195,612.57
CARTERA CREDITICIA	307,330.95	9.84%	3,121,936.10	3,114,661.87	3,111,322.10	3,158,717.12	3,113,134.72	3,123,835.13	3,124,877.88	3,172,432.32	3,194,060.51	3,202,540.46	3,186,891.57	3,536,832.14	3,429,267.05
Locales	302,751.77	9.64%	3,141,642.47	3,133,697.69	3,131,031.07	3,178,918.03	3,131,778.27	3,142,541.39	3,143,580.78	3,191,125.95	3,212,445.60	3,218,549.04	3,203,457.15	3,552,926.35	3,444,394.24
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	(4,579.18)	(23.24%)	19,706.38	19,035.82	19,708.97	20,200.91	18,643.55	18,706.26	18,702.90	18,693.63	18,385.08	16,008.59	16,565.58	16,094.21	15,127.19
Locales	(4,579.18)	(23.24%)	19,706.38	19,035.82	19,708.97	20,200.91	18,643.55	18,706.26	18,702.90	18,693.63	18,385.08	16,008.59	16,565.58	16,094.21	15,127.19
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	850,009.35	45.49%	1,868,516.78	1,849,952.57	1,888,593.64	1,913,988.87	2,034,506.32	2,126,256.75	2,374,289.99	2,414,134.06	2,426,833.97	2,546,278.69	2,598,379.86	2,643,408.25	2,718,526.14
Locales	285,049.79	17.09%	1,668,129.11	1,649,237.13	1,687,996.45	1,692,548.34	1,691,302.51	1,697,412.10	1,737,388.07	1,786,873.30	1,799,543.56	1,872,005.02	1,912,062.57	1,907,836.33	1,953,178.89
Extranjero	564,959.57	281.93%	200,387.68	200,715.44	200,597.19	221,440.52	343,203.81	428,844.65	636,901.92	627,260.76	627,290.41	674,273.67	686,317.28	735,571.92	765,347.25
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	5,182.15	2.52%	205,530.34	197,042.38	203,116.13	203,096.85	239,417.03	224,118.39	211,627.15	193,131.08	209,807.14	238,131.29	222,882.36	270,398.04	210,712.49
Locales	4,411.40	2.15%	205,208.51	196,708.99	202,745.91	202,793.75	239,122.89	223,748.45	211,288.94	192,660.32	209,151.80	237,365.77	221,884.45	269,299.14	209,619.91
Extranjero	770.75	239.50%	321.82	333.39	370.23	303.10	294.14	369.94	338.21	470.76	655.34	765.52	997.91	1,098.90	1,092.58
TOTAL DE ACTIVOS	514,365.37	5.51%	9,339,914.41	9,356,882.68	9,456,486.57	10,202,310.02	9,655,684.22	9,503,286.65	9,811,418.14	9,521,339.04	10,019,574.07	9,825,274.61	9,651,630.96	9,721,568.09	9,854,279.78
DEPOSITOS	540,804.40	6.44%	8,393,623.98	8,387,504.72	8,479,200.14	9,173,219.91	8,649,677.23	8,492,077.36	8,855,980.70	8,565,863.24	9,043,298.05	8,855,197.87	8,637,357.79	8,613,932.40	8,934,428.38
Locales	558,645.21	6.71%	8,328,468.94	8,323,055.25	8,417,207.66	9,112,492.71	8,590,973.75	8,436,834.95	8,802,527.29	8,515,796.21	8,988,079.30	8,800,928.19	8,584,387.90	8,563,524.05	8,887,114.15

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Utilidad de Periodos Anteriores	22,789.05	561.35%	4,059.66	4,016.71	3,147.13	3,927.08	3,905.02	3,806.19	3,847.21	3,875.46	3,900.72	3,834.58	3,704.56	3,481.73	26,848.71
Utilidad de Periodo	0.00	0.00%	0.00	10,102.71	16,030.71	23,647.19	32,773.84	40,926.50	42,797.65	50,155.85	59,283.58	69,913.72	77,199.47	85,834.48	0.00
Ganancia o Perdida en Valores Disponible para la Venta	(14,159.75)	(28.27%)	50,084.33	51,703.02	54,734.96	56,300.97	57,051.13	55,742.87	51,099.60	44,286.04	38,331.55	38,704.76	43,292.81	39,026.37	35,924.58
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	514,365.37	5.51%	9,339,914.41	9,356,882.68	9,456,486.57	10,202,310.02	9,655,684.22	9,503,286.65	9,811,418.14	9,521,339.04	10,019,574.07	9,825,274.61	9,651,630.96	9,721,568.09	9,854,279.78