



**Banco Nacional de Panamá**  
**BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004**

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-410,733,367.55	-37.41	1,097,806,290.93	1,310,392,502.44	1,153,739,824.69	1,042,824,745.84	988,965,071.30	878,641,821.36	838,710,043.99	747,524,540.55	585,201,179.44	521,375,134.57	513,697,150.56	531,548,861.79	687,072,923.38
Depositos Locales en Bancos	-43,663,385.10	-77.17	56,583,892.56	61,350,232.68	68,638,675.91	31,104,687.49	13,131,805.39	27,642,630.92	12,677,696.89	18,791,478.00	24,514,547.65	17,551,809.77	12,703,543.73	12,747,615.83	12,920,507.46
A la Vista	536,614.90	37.42	1,433,892.56	17,541,759.38	16,362,381.86	1,254,687.49	1,281,805.39	1,092,630.92	1,127,696.89	1,241,478.00	1,264,547.01	1,301,809.61	1,453,543.73	1,797,615.83	1,970,507.46
A Plazo	-44,200,000.00	-80.15	55,150,000.00	43,808,473.30	52,276,294.05	29,850,000.00	11,850,000.00	26,550,000.00	11,550,000.00	17,550,000.00	23,250,000.64	16,250,000.16	11,250,000.00	10,950,000.00	10,950,000.00
Depositos Extranjeros en Bancos	-356,718,786.15	-38.79	919,631,353.74	1,149,151,796.87	1,015,564,193.03	900,257,847.00	892,934,473.82	785,380,467.12	722,990,543.46	652,280,540.79	489,830,725.10	420,327,271.02	428,877,415.92	390,806,900.84	562,912,567.59
A la Vista	-9,608,786.15	-49.48	19,421,353.74	8,276,796.87	36,789,193.03	10,882,847.00	26,334,473.82	23,780,467.12	8,790,543.46	20,680,540.79	8,230,725.10	20,327,271.02	9,177,415.92	35,556,900.84	9,812,567.59
A Plazo	-347,110,000.00	-38.56	900,210,000.00	1,140,875,000.00	978,775,000.00	889,375,000.00	866,600,000.00	761,600,000.00	714,200,000.00	631,600,000.00	481,600,000.00	400,000,000.00	419,700,000.00	355,250,000.00	553,100,000.00
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	-10,351,196.30	-8.51	121,591,044.63	99,890,472.89	69,536,955.75	111,462,211.35	82,898,792.09	65,618,723.32	103,041,803.64	76,452,521.76	70,855,906.69	83,496,053.78	72,116,190.91	127,994,345.12	111,239,848.33
<b>CARTERA CREDITICIA</b>	367,251,486.85	22.17	1,656,865,395.44	1,768,597,542.70	1,678,378,878.25	1,784,214,119.40	1,818,507,398.11	1,875,041,224.93	1,865,154,336.68	2,002,818,016.83	2,070,182,512.37	2,059,633,365.94	2,053,000,113.70	2,044,534,878.36	2,024,116,882.29
Locales	395,873,189.27	23.50	1,684,711,025.76	1,796,917,581.07	1,707,141,899.04	1,813,192,071.02	1,847,766,563.24	1,904,627,165.41	1,894,503,003.27	2,032,519,277.88	2,103,553,671.50	2,097,216,431.30	2,096,710,904.07	2,092,736,751.20	2,080,584,215.03
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	28,621,702.42	102.79	27,845,630.32	28,320,038.37	28,763,020.79	28,977,951.62	29,259,165.13	29,585,940.48	29,348,666.59	29,701,261.05	33,371,159.13	37,583,065.36	43,710,790.37	48,201,872.84	56,467,332.74
Locales	28,621,702.42	102.79	27,845,630.32	28,320,038.37	28,763,020.79	28,977,951.62	29,259,165.13	29,585,940.48	29,348,666.59	29,701,261.05	33,371,159.13	37,583,065.36	43,710,790.37	48,201,872.84	56,467,332.74
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>	6,772,880.86	2.27	298,974,124.29	297,045,064.48	324,200,474.37	329,415,115.32	326,979,009.89	339,727,317.17	346,828,437.59	340,526,219.93	340,899,447.79	337,529,217.81	322,938,595.30	313,680,968.79	305,747,005.15
Locales	-14,612,019.92	-5.43	268,880,537.79	261,407,917.45	263,612,293.34	265,969,008.72	266,510,429.79	277,807,253.65	284,556,965.76	277,880,756.97	278,046,238.06	274,691,228.07	265,407,411.00	258,249,356.48	254,268,517.87
Extranjero	21,019,873.91	62.82	33,458,613.37	38,378,293.90	63,412,959.90	66,354,517.47	63,252,438.97	64,787,330.39	64,889,410.70	65,145,462.96	65,478,209.73	65,587,989.74	60,406,184.30	58,431,612.31	54,478,487.28
Menos Provisiones	-365,026.87	-10.85	3,365,026.87	2,741,146.87	2,824,778.87	2,908,410.87	2,783,858.87	2,867,266.87	2,617,938.87	2,500,000.00	2,625,000.00	2,750,000.00	2,875,000.00	3,000,000.00	3,000,000.00
Locales	-365,026.87	-10.85	3,365,026.87	2,741,146.87	2,824,778.87	2,908,410.87	2,783,858.87	2,867,266.87	2,617,938.87	2,500,000.00	2,625,000.00	2,750,000.00	2,875,000.00	3,000,000.00	3,000,000.00
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
<b>OTROS ACTIVOS</b>	-94,385,621.24	-42.80	220,516,803.39	196,243,006.96	174,906,345.63	172,710,332.62	161,157,047.21	143,192,221.17	133,663,433.30	129,644,913.55	125,005,827.68	124,455,399.04	128,866,390.71	132,079,275.07	126,131,182.15
Locales	-94,385,621.24	-42.80	220,516,803.39	196,243,006.96	174,906,345.63	172,710,332.62	161,157,047.21	143,192,221.17	133,663,433.30	129,644,913.55	124,996,134.30	124,455,399.04	128,866,390.71	132,079,275.07	126,131,182.15
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,693.38	0.00	0.00	0.00	0.00
<b>TOTAL DE ACTIVOS</b>	-131,094,621.08	-4.00	3,274,162,614.05	3,572,278,116.58	3,331,225,522.94	3,329,164,313.18	3,295,608,526.51	3,236,602,584.63	3,184,356,251.56	3,220,513,690.86	3,121,288,967.28	3,042,993,117.36	3,018,502,250.27	3,021,843,984.01	3,143,067,992.97
<b>DEPOSITOS</b>	-118,566,715.29	-4.56	2,599,241,141.76	2,869,858,748.87	2,633,424,367.96	2,648,084,821.95	2,622,301,940.84	2,563,408,699.12	2,511,719,209.48	2,541,123,801.73	2,444,969,299.46	2,375,460,679.01	2,350,230,289.75	2,356,176,171.04	2,480,674,426.47
Locales	-125,641,116.91	-4.91	2,559,640,639.08	2,830,299,149.32	2,593,416,556.65	2,607,624,855.80	2,582,356,750.78	2,523,610,238.90	2,474,889,459.58	2,503,917,425.35	2,404,751,660.88	2,334,112,818.29	2,308,138,629.19	2,313,970,597.39	2,433,999,522.17
Oficiales	-144,686,109.44	-8.28	1,746,566,783.81	1,995,263,995.67	1,745,266,447.08	1,755,399,443.88	1,717,498,307.54	1,665,785,383.63	1,650,522,300.98	1,680,080,335.56	1,571,148,829.15	1,509,864,728.48	1,487,461,484.71	1,489,647,247.39	1,601,880,674.37
De Particulares	5,860,202.88	0.93	628,633,418.81	629,194,815.56	647,220,727.69	664,824,236.44	677,995,362.53	648,403,042.29	647,272,988.97	649,267,385.44	657,275,823.14	657,042,664.14	654,960,516.52	636,157,851.82	634,493,621.69
A la Vista	10,490,387.08	12.65	82,931,058.75	89,273,177.71	97,606,749.00	112,247,191.89	116,918,414.85	92,252,708.91	87,556,602.15	86,244,841.84	83,584,464.26	84,112,584.63	85,384,702.45	84,061,293.21	93,421,445.83
A Plazo	-15,652,051.26	-5.99	261,378,157.62	258,148,162.85	269,370,063.17	271,368,499.35	265,861,266.86	265,608,554.86	268,776,219.53	273,255,937.29	285,766,362.12	284,111,038.55	281,905,578.93	265,324,332.43	245,726,106.36
De Ahorros	11,021,867.06	3.88	284,324,202.44	281,773,475.00	280,243,915.52	281,208,545.20	295,015,680.82	290,541,778.52	290,940,167.29	289,766,606.31	287,924,996.76	288,819,040.96	287,670,235.14	286,772,226.18	295,346,069.50
De Bancos	13,184,789.65	7.15	184,440,436.46	205,840,338.09	200,929,381.88	187,401,175.48	187,063,080.71	209,421,812.98	177,094,169.63	174,569,704.35	176,327,008.59	167,205,425.67	165,716,627.96	188,165,498.18	197,625,226.11
A la Vista	-12,415,856.94	-19.26	64,464,846.40	53,799,156.15	47,079,030.72	53,459,196.21	47,100,930.72	33,416,652.25	39,488,385.78	37,317,452.21	42,493,304.39	38,749,098.69	37,752,698.84	33,373,399.57	52,048,989.46
A Plazo	25,600,646.59	21.34	119,975,590.06	152,041,181.94	153,850,351.16	133,941,979.27	139,962,149.99	176,005,160.73	137,605,783.85	137,252,252.14	133,833,704.20	128,456,326.98	127,963,929.12	154,792,098.61	145,576,236.65
Extranjero	7,074,401.62	17.86	39,600,502.68	39,559,599.55	40,007,811.31	40,459,966.15	39,945,190.06	39,798,460.22	36,829,749.90	37,206,376.38	40,217,638.58	41,347,860.72	42,091,660.56	42,205,573.65	46,674,904.30
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	5,618,466.65	25.69	21,867,034.36	22,050,270.84	22,396,582.14	22,785,430.91	23,103,209.98	22,611,325.59	23,045,348.51	23,302,226.84	25,491,164.25	25,493,878.22	26,157,005.54	26,399,538.67	27,485,501.01



**Banco Nacional de Panamá**  
**BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004**

(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	672,114.34	161.97	414,952.11	537,174.11	515,655.34	977,612.60	888,852.00	741,465.70	808,944.26	794,096.35	776,419.78	843,110.52	996,903.59	982,235.20	1,087,066.45
A Plazo	5,022,123.71	23.83	21,071,712.61	21,132,087.94	21,495,168.09	21,406,073.70	21,823,448.62	21,569,670.34	21,976,389.38	22,253,474.35	24,444,940.99	24,375,033.82	24,888,082.59	25,131,033.78	26,093,836.32
De Ahorro	-75,771.40	-19.92	380,369.64	381,008.79	385,758.71	401,744.61	390,909.36	300,189.55	260,014.87	254,656.14	269,803.48	275,733.88	272,019.36	286,269.69	304,598.24
De Bancos	1,455,934.97	8.21	17,733,468.32	17,509,328.71	17,611,229.17	17,674,535.24	16,841,980.08	17,187,134.63	13,784,401.39	13,904,149.54	14,726,474.33	15,853,982.50	15,934,655.02	15,806,034.98	19,189,403.29
A la Vista	1,455,934.97	8.21	17,733,468.32	17,509,328.71	17,611,229.17	17,674,535.24	16,841,980.08	17,187,134.63	13,784,401.39	13,904,149.54	14,726,474.33	15,853,982.50	15,934,655.02	15,806,034.98	19,189,403.29
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
<b>OBLIGACIONES</b>	<b>-8,914,466.60</b>	<b>-17.29</b>	<b>51,560,787.48</b>	<b>51,372,431.06</b>	<b>50,044,952.39</b>	<b>49,757,102.99</b>	<b>50,490,973.68</b>	<b>47,760,977.11</b>	<b>46,195,169.58</b>	<b>46,415,718.84</b>	<b>44,894,622.23</b>	<b>45,432,399.50</b>	<b>46,316,409.67</b>	<b>44,349,592.98</b>	<b>42,646,320.88</b>
Locales	0.00	0.00	0.00	1,426,143.85	1,165,801.55	66,713.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-8,914,466.60	-17.29	51,560,787.48	49,946,287.21	48,879,150.84	49,690,389.65	50,490,973.68	47,760,977.11	46,195,169.58	46,415,718.84	44,894,622.23	45,432,399.50	46,316,409.67	44,349,592.98	42,646,320.88
<b>OTROS PASIVOS</b>	<b>-3,613,439.19</b>	<b>-2.93</b>	<b>123,360,684.81</b>	<b>143,131,087.96</b>	<b>141,663,734.73</b>	<b>121,870,167.55</b>	<b>122,815,611.99</b>	<b>125,432,908.40</b>	<b>126,441,872.50</b>	<b>125,596,626.94</b>	<b>131,425,045.59</b>	<b>122,100,039.40</b>	<b>121,955,550.85</b>	<b>121,318,219.99</b>	<b>119,747,245.62</b>
Locales	-3,613,439.19	-2.93	123,360,684.81	143,131,087.96	141,663,734.73	121,870,167.55	122,815,611.99	125,432,908.40	126,441,872.50	125,596,626.94	131,425,045.59	122,100,039.40	121,955,550.85	121,318,219.99	119,747,245.62
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>PATRIMONIO</b>	<b>0.00</b>	<b>0.00</b>	<b>500,000,000.00</b>	<b>507,915,848.69</b>	<b>506,092,467.86</b>	<b>509,452,220.69</b>	<b>500,000,000.00</b>	<b>500,000,000.00</b>	<b>500,000,000.00</b>	<b>507,377,543.35</b>	<b>500,000,000.00</b>	<b>500,000,000.00</b>	<b>500,000,000.00</b>	<b>500,000,000.00</b>	<b>500,000,000.00</b>
Capital	0.00	0.00	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00
Reservas de Capital	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
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	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 Periodo	0.00	0.00	0.00	7,915,848.69	6,092,467.86	9,452,220.69	0.00	0.00	0.00	7,377,543.35	0.00	0.00	0.00	0.00	0.00
Ganancia o Perdida en Valores Disponible para la Venta	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
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>-131,094,621.08</b>	<b>-4.00</b>	<b>3,274,162,614.05</b>	<b>3,572,278,116.58</b>	<b>3,331,225,522.94</b>	<b>3,329,164,313.18</b>	<b>3,295,608,526.51</b>	<b>3,236,602,584.63</b>	<b>3,184,356,251.56</b>	<b>3,220,513,690.86</b>	<b>3,121,288,967.28</b>	<b>3,042,993,117.91</b>	<b>3,018,502,250.27</b>	<b>3,021,843,984.01</b>	<b>3,143,067,992.97</b>