



Banco Nacional de Panamá
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	638,010,107.06	94.20	677,322,923.38	1,197,672,732.56	1,148,822,856.65	1,131,879,032.86	1,125,833,406.81	1,079,622,310.17	1,234,984,917.36	1,073,199,097.91	1,039,073,439.42	971,686,839.00	1,009,226,859.86	1,037,504,996.23	1,315,333,030.44
Depositos Locales en Bancos	44,591,088.33	1,406.43	3,170,507.46	62,839,030.03	28,213,967.59	58,493,127.56	33,547,323.52	3,048,872.66	33,331,124.71	3,024,878.95	32,847,411.48	27,719,733.07	22,737,790.77	22,185,778.29	47,761,595.79
A la Vista	291,088.33	14.77	1,970,507.46	1,889,030.03	2,313,967.59	2,593,127.56	2,647,323.52	2,448,872.66	2,731,124.71	2,424,878.95	2,547,411.48	2,419,733.07	2,437,790.77	2,185,778.29	2,261,595.79
A Plazo	44,300,000.00	3,691.67	1,200,000.00	60,950,000.00	25,900,000.00	55,900,000.00	30,900,000.00	600,000.00	30,600,000.00	600,000.00	30,300,000.00	25,300,000.00	20,300,000.00	20,000,000.00	45,500,000.00
Depositos Extranjeros en Bancos	563,805,073.81	100.16	562,912,567.59	1,049,101,581.02	1,036,078,424.97	968,034,281.57	1,008,765,251.33	981,200,961.80	1,083,844,200.48	984,096,266.91	904,771,571.10	843,416,678.56	879,297,252.22	910,725,014.39	1,126,717,641.40
A la Vista	20,005,073.81	203.87	9,812,567.59	23,601,581.02	9,278,424.97	24,834,281.57	26,165,251.33	10,300,961.80	4,844,200.48	25,996,266.91	10,121,571.10	21,866,678.56	11,747,252.22	97,725,014.39	29,817,641.40
A Plazo	543,800,000.00	98.32	553,100,000.00	1,025,500,000.00	1,026,800,000.00	943,200,000.00	982,600,000.00	970,900,000.00	1,079,000,000.00	958,100,000.00	894,650,000.00	821,550,000.00	867,550,000.00	813,000,000.00	1,096,900,000.00
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	29,613,944.92	26.62	111,239,848.33	85,732,121.51	84,530,464.09	105,351,623.73	83,520,831.96	95,372,475.71	117,809,592.17	86,077,952.05	101,454,456.84	100,550,427.37	107,191,816.87	104,594,203.55	140,853,793.25
CARTERA CREDITICIA	-114,073,310.57	-5.76	1,982,116,882.29	1,970,172,331.58	1,955,403,568.81	1,935,067,330.87	1,926,652,518.31	1,914,886,350.74	1,893,212,375.25	1,883,137,212.28	1,876,067,586.38	1,868,514,790.31	1,873,773,347.94	1,880,052,395.27	1,868,043,571.72
Locales	-119,412,234.45	-5.76	2,073,617,003.42	2,072,752,557.90	2,058,009,875.33	2,024,521,352.95	2,013,257,731.82	2,001,602,383.98	1,979,995,110.31	1,969,816,512.21	1,962,704,086.13	1,954,788,294.63	1,959,778,630.34	1,967,319,738.56	1,954,204,768.97
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	-5,338,923.88	-5.83	91,500,121.13	102,580,226.32	102,606,306.52	89,454,022.08	86,605,213.51	86,716,033.24	86,782,735.06	86,679,299.93	86,636,499.75	86,273,504.32	86,005,282.40	87,267,343.29	86,161,197.25
Locales	-5,338,923.88	-5.83	91,500,121.13	102,580,226.32	102,606,306.52	89,454,022.08	86,605,213.51	86,716,033.24	86,782,735.06	86,679,299.93	86,636,499.75	86,273,504.32	86,005,282.40	87,267,343.29	86,161,197.25
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	15,143,243.39	4.95	305,747,005.15	300,622,449.19	299,958,806.91	296,552,501.45	296,665,404.03	296,612,143.44	328,202,131.56	278,398,102.37	297,726,476.98	314,362,884.43	323,901,822.67	324,097,265.56	320,890,248.54
Locales	56,619,566.67	22.27	254,268,517.87	249,138,721.48	248,458,654.81	246,150,055.46	246,092,694.55	245,957,370.87	277,138,183.20	230,043,340.46	248,115,154.02	264,619,227.63	312,033,043.67	312,165,771.56	310,888,084.54
Extranjero	-42,194,043.28	-77.45	54,478,487.28	54,213,727.71	54,230,152.10	53,132,445.99	53,302,709.48	53,384,772.57	53,466,348.36	50,757,161.91	52,013,722.96	52,146,056.80	14,151,059.00	14,213,774.00	12,284,444.00
Menos Provisiones	-717,720.00	-23.92	3,000,000.00	2,730,000.00	2,730,000.00	2,730,000.00	2,730,000.00	2,730,000.00	2,402,400.00	2,402,400.00	2,402,400.00	2,402,400.00	2,282,280.00	2,282,280.00	2,282,280.00
Locales	-717,720.00	-23.92	3,000,000.00	2,730,000.00	2,730,000.00	2,730,000.00	2,730,000.00	2,730,000.00	2,402,400.00	2,402,400.00	2,402,400.00	2,402,400.00	2,282,280.00	2,282,280.00	2,282,280.00
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	-25,657,527.43	-14.42	177,881,182.15	170,190,841.55	186,424,047.26	195,964,159.94	189,866,017.31	207,309,520.14	151,570,945.29	154,000,661.71	155,979,731.16	152,922,160.47	160,613,328.41	168,474,683.80	152,223,654.72
Locales	-25,957,481.58	-14.59	177,881,182.15	170,190,841.55	186,424,047.26	195,964,159.94	188,021,025.96	205,096,039.26	150,479,244.04	152,953,526.26	154,612,411.74	152,062,486.95	159,479,953.41	167,766,194.21	151,923,700.57
Extranjero	299,954.15	0.00	0.00	0.00	0.00	0.00	1,844,991.35	2,213,480.88	1,091,701.25	1,047,135.45	1,367,319.42	859,673.52	1,133,375.00	708,489.59	299,954.15
TOTAL DE ACTIVOS	513,422,512.45	16.34	3,143,067,992.97	3,638,658,354.88	3,590,609,279.63	3,559,463,025.12	3,539,017,346.46	3,498,430,324.49	3,607,970,369.46	3,388,735,074.27	3,368,847,233.94	3,307,486,674.21	3,367,515,358.88	3,410,129,340.86	3,656,490,505.42
DEPOSITOS	482,763,859.17	19.47	2,479,593,171.71	2,965,062,633.53	2,910,895,459.01	2,876,207,451.14	2,847,172,042.77	2,806,879,145.03	2,952,739,564.60	2,726,581,455.24	2,699,491,191.01	2,635,168,931.73	2,682,285,145.59	2,708,240,408.55	2,962,357,030.88
Locales	485,245,920.24	19.94	2,433,999,524.17	2,919,050,514.86	2,866,001,106.12	2,832,614,471.82	2,802,722,045.85	2,762,183,716.98	2,907,293,998.71	2,685,344,657.15	2,656,923,715.66	2,591,956,997.12	2,640,174,342.60	2,664,500,560.88	2,919,245,444.41
Oficiales	443,146,440.87	27.66	1,601,880,674.37	2,109,894,075.56	2,038,445,518.53	2,003,838,233.93	1,963,124,717.10	1,946,716,177.34	2,104,446,037.41	1,873,548,525.06	1,839,601,955.42	1,766,275,597.99	1,816,414,406.54	1,824,935,150.16	2,045,027,115.24
De Particulares	7,949,041.82	1.25	634,493,623.69	615,656,661.08	620,378,443.77	624,792,200.41	631,564,422.22	615,017,833.46	609,708,072.49	617,517,873.42	621,859,976.93	629,119,058.27	625,956,333.34	632,675,475.78	642,442,665.51
A la Vista	2,071,492.09	2.22	93,421,446.83	79,942,403.31	75,970,505.55	85,649,209.00	86,929,189.21	79,868,389.38	76,667,580.18	83,086,049.88	83,658,556.77	85,929,639.76	82,861,089.00	88,798,807.32	95,492,938.92
A Plazo	-3,940,732.81	-1.60	245,726,106.36	246,146,358.15	257,751,254.20	253,284,788.20	251,762,116.10	250,328,136.13	248,884,749.07	252,221,456.02	254,583,784.70	254,565,299.85	255,392,621.68	255,932,001.72	241,785,373.55
De Ahorros	9,818,282.54	3.32	295,346,070.50	289,567,899.62	286,656,684.02	285,858,203.21	292,873,116.91	284,821,307.95	284,155,743.24	282,210,367.52	283,617,635.46	288,624,118.66	287,702,622.66	287,944,666.74	305,164,353.04
De Bancos	34,150,437.55	17.28	197,625,226.11	193,499,778.22	207,177,143.82	203,984,037.48	208,032,906.53	200,449,706.18	193,139,888.81	194,278,258.67	195,461,783.31	196,562,340.86	197,803,602.72	206,889,934.94	231,775,663.66
A la Vista	7,140,605.65	13.72	52,048,989.46	42,241,093.55	41,577,535.29	46,279,501.45	34,680,791.83	32,828,832.21	37,205,389.61	39,258,641.14	45,967,563.41	41,341,240.49	37,399,146.76	44,465,954.86	59,189,595.11
A Plazo	27,009,831.90	18.55	145,576,236.65	151,258,684.67	165,599,608.53	157,704,536.03	173,352,114.70	167,620,873.97	155,934,499.20	155,019,617.53	149,494,219.90	155,221,100.37	160,404,455.96	162,423,980.08	172,586,068.55
Extranjero	-2,482,061.07	-5.44	45,593,647.54	46,012,118.67	44,894,352.89	43,592,979.32	44,449,996.92	44,695,428.05	45,445,565.89	41,236,798.09	42,567,475.35	43,211,934.61	42,110,802.99	43,739,847.67	43,111,586.47
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	1,295,026.33	4.71	27,485,501.01	27,829,043.09	27,843,804.63	28,241,168.50	28,110,228.31	27,926,770.51	27,648,474.83	28,076,069.63	27,879,990.17	28,309,035.44	28,386,647.61	28,896,482.11	28,780,527.34



Banco Nacional de Panamá
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	176,351.34	16.22	1,087,066.45	997,437.88	966,439.61	892,820.75	962,467.17	731,231.15	1,213,388.52	1,252,105.58	1,262,276.26	1,301,808.08	1,267,097.31	1,430,393.57	1,263,417.79
A Plazo	1,175,011.56	4.50	26,093,836.32	26,512,304.95	26,586,796.92	27,067,012.68	26,881,151.12	26,920,278.12	26,167,364.56	26,562,571.22	26,359,238.98	26,789,924.57	26,889,655.09	27,223,251.63	27,268,847.88
De Ahorro	-56,336.57	-18.50	304,598.24	319,300.26	290,568.10	281,335.07	266,610.02	275,261.24	267,721.75	261,392.83	258,474.93	217,302.79	229,895.21	242,836.91	248,261.67
De Bancos	-3,777,087.40	-20.86	18,108,146.53	18,183,075.58	17,050,548.26	15,351,810.82	16,339,768.61	16,768,657.54	17,797,091.06	13,160,728.46	14,687,485.18	14,902,899.17	13,724,155.38	14,843,365.56	14,331,059.13
A la Vista	-3,777,087.40	-20.86	18,108,146.53	18,183,075.58	17,050,548.26	15,351,810.82	16,339,768.61	16,768,657.54	17,797,091.06	13,160,728.46	14,687,485.18	14,902,899.17	13,724,155.38	14,843,365.56	14,331,059.13
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	-8,884,093.59	-20.32	43,727,577.64	41,593,963.69	41,447,775.52	43,045,403.42	43,254,169.32	39,769,882.97	39,543,596.61	39,529,200.83	37,179,553.05	37,456,780.99	37,606,159.70	35,351,820.86	34,843,484.05
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	-8,884,093.59	-20.32	43,727,577.64	41,593,963.69	41,447,775.52	43,045,403.42	43,254,169.32	39,769,882.97	39,543,596.61	39,529,200.83	37,179,553.05	37,456,780.99	37,606,159.70	35,351,820.86	34,843,484.05
OTROS PASIVOS	13,779,229.33	11.51	119,747,243.62	125,534,770.06	124,082,066.19	118,801,291.49	121,227,536.04	118,668,012.02	115,687,208.25	114,849,885.44	117,619,152.62	113,888,614.28	120,022,298.32	135,304,599.26	133,526,472.95
Locales	13,779,229.33	11.51	119,747,243.62	125,534,770.06	124,082,066.19	118,801,291.49	121,227,536.04	118,668,012.02	115,687,208.25	114,849,885.44	117,619,152.62	113,888,614.28	120,022,298.32	135,304,599.26	133,526,472.95
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
PATRIMONIO	25,763,517.54	5.15	500,000,000.00	506,466,987.60	514,183,978.91	521,408,879.07	527,363,598.34	533,113,284.47	500,000,000.00	507,774,532.76	514,557,337.26	520,972,347.21	527,601,755.27	531,232,512.19	525,763,517.54
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	17,645,703.54	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	17,645,703.54
Otras Reservas	7,500,000.00	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	7,500,000.00
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	6,466,987.60	14,183,978.91	21,408,879.07	27,363,598.34	33,113,284.47	0.00	7,774,532.76	14,557,337.26	20,972,347.21	27,601,755.27	31,232,512.19	0.00
Ganancia o Perdida en Valores Disponible para la Venta	617,814.00	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	617,814.00
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
PASIVO Y PATRIMONIO	513,422,512.45	16.34	3,143,067,992.97	3,638,658,354.88	3,590,609,279.63	3,559,463,025.12	3,539,017,346.47	3,498,430,324.49	3,607,970,369.46	3,388,735,074.27	3,368,847,233.94	3,307,486,674.21	3,367,515,358.88	3,410,129,340.86	3,656,490,505.42