



Fecha: 14 de Marzo de 2005

## BANCO NACIONAL DE PANAMÁ

### BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	1,097,806,290.93	1,042,824,747.00	838,710,043.99	521,375,134.88	687,072,923.38
Depósitos Internos en Bancos	56,583,892.56	31,104,688.00	12,677,696.89	17,551,809.51	12,920,507.46
A la Vista	1,433,892.56	1,254,688.00	1,127,696.89	1,301,809.51	1,970,507.46
A Plazo	55,150,000.00	29,850,000.00	11,550,000.00	16,250,000.00	10,950,000.00
Depósitos Externos en Bancos	919,631,353.74	900,257,847.00	722,990,543.46	420,327,270.22	562,912,567.59
A la Vista	19,421,353.74	10,882,847.00	8,790,543.46	20,327,270.22	9,812,567.59
A Plazo	900,210,000.00	889,375,000.00	714,200,000.00	400,000,000.00	553,100,000.00
Otros	121,591,044.63	111,462,212.00	103,041,803.64	83,496,055.15	111,239,848.33
<b>CARTERA CREDITICIA NETA</b>	1,645,733,345.15	1,770,834,557.00	1,853,579,808.96	2,048,423,559.91	2,012,834,450.56
Interna	1,687,039,097.99	1,813,192,071.00	1,896,222,589.10	2,099,163,107.27	2,082,329,156.33
Externa	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	41,305,752.84	42,357,514.00	42,642,780.14	50,739,547.36	69,494,705.77
Interna	41,305,752.84	42,357,514.00	42,642,780.14	50,739,547.36	69,494,705.77
Externa	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES NETA</b>	298,974,124.29	329,415,115.00	346,828,437.59	337,529,217.81	305,747,005.15
Internas	268,880,537.79	265,969,009.00	284,556,965.76	274,694,228.07	254,268,517.87
Externas	33,458,613.37	66,354,517.00	64,889,410.70	65,584,989.74	54,478,487.28
Menos Provisiones	3,365,026.87	2,908,411.00	2,617,938.87	2,750,000.00	3,000,000.00
Interna	3,365,026.87	2,908,411.00	2,617,938.87	2,750,000.00	3,000,000.00
Externa	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	218,188,731.15	172,710,334.00	131,943,847.47	122,508,723.13	124,386,240.85
Internos	218,188,731.15	172,710,334.00	131,943,847.47	122,508,723.13	124,386,240.85



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Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Externos	0.00	0.00	0.00	0.00	0.00
<b>ACTIVO TOTAL NETO</b>	<b>3,260,702,491.52</b>	<b>3,315,784,753.00</b>	<b>3,171,062,138.01</b>	<b>3,029,836,635.73</b>	<b>3,130,040,619.94</b>
<b>DEPOSITOS</b>	<b>2,599,241,141.49</b>	<b>2,648,084,822.00</b>	<b>2,511,719,209.48</b>	<b>2,375,460,678.11</b>	<b>2,480,674,426.47</b>
Internos	2,559,630,638.81	2,607,624,855.00	2,474,889,459.58	2,334,112,816.61	2,433,999,522.17
Oficiales	1,749,193,783.08	1,759,219,561.00	1,654,607,159.27	1,513,718,835.38	1,604,332,190.22
De Particulares	625,997,295.55	661,004,119.00	643,188,130.68	653,188,556.77	632,042,105.84
A la Vista	82,931,058.63	112,247,192.00	87,556,602.15	84,112,583.35	93,421,445.83
A Plazo	257,698,633.26	263,223,383.00	256,004,171.52	267,107,727.48	242,196,103.76
De Ahorros	285,367,603.66	285,533,544.00	299,627,357.01	301,968,245.94	296,424,556.25
De Bancos	184,439,560.18	187,401,175.00	177,094,169.63	167,205,424.46	197,625,226.11
A la Vista	64,464,846.80	53,459,196.00	39,488,385.78	38,749,097.69	52,048,989.46
A Plazo	119,974,713.38	133,941,979.00	137,605,783.85	128,456,326.77	145,576,236.65
Externos	39,610,502.68	40,459,967.00	36,829,749.90	41,347,861.50	46,674,904.30
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	21,877,034.36	22,785,432.00	23,045,348.51	25,493,879.00	27,485,501.01
A la Vista	414,952.11	977,613.00	808,944.26	843,111.00	1,087,066.45
A Plazo	21,071,712.61	21,406,074.00	21,976,389.38	24,375,034.00	26,093,836.32
De Ahorros	390,369.64	401,745.00	260,014.87	275,734.00	304,598.24
De Bancos	17,733,468.32	17,674,535.00	13,784,401.39	15,853,982.50	19,189,403.29
A la Vista	17,733,468.32	17,674,535.00	13,784,401.39	15,853,982.50	19,189,403.29
A Plazo	0.00	0.00	0.00	0.00	0.00
<b>OBLIGACIONES</b>	<b>51,560,787.48</b>	<b>49,690,390.00</b>	<b>46,195,169.58</b>	<b>45,432,399.50</b>	<b>42,646,320.88</b>



**BANCO NACIONAL DE PANAMÁ**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	51,560,787.48	49,690,390.00	46,195,169.58	45,432,399.50	42,646,320.88
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	109,900,562.55	108,557,320.00	113,147,758.95	108,943,558.12	106,719,872.59
Internos	109,900,562.55	108,557,320.00	113,147,758.95	108,943,558.12	106,719,872.59
Externos	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	500,000,000.00	509,452,221.00	500,000,000.00	500,000,000.00	500,000,000.00
Capital	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
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	0.00	9,452,221.00	0.00	0.00	0.00
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	3,260,702,491.52	3,315,784,753.00	3,171,062,138.01	3,029,836,635.73	3,130,040,619.94