



BANCO NACIONAL DE PANAMÁ
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	2,601,956,225.75	2,778,462,722.24	2,664,969,589.60	2,362,981,359.29	2,876,378,796.00
Depósitos Internos en Bancos	83,802,654.54	974,526.69	52,237,563.86	51,007,824.09	56,000,890.31
A la Vista	1,302,654.54	974,526.69	1,237,563.86	1,007,824.09	1,000,890.31
A Plazo	82,500,000.00	0.00	51,000,000.00	50,000,000.00	55,000,000.00
Depósitos Externos en Bancos	2,312,399,324.72	2,610,924,599.21	2,509,828,315.21	2,194,251,288.32	2,626,758,253.14
A la Vista	202,199,324.72	73,424,599.21	57,728,315.21	63,666,288.32	55,537,253.14
A Plazo	2,110,200,000.00	2,537,500,000.00	2,452,100,000.00	2,130,585,000.00	2,571,221,000.00
Otros	205,754,246.49	166,563,596.34	102,903,710.53	117,722,246.88	193,619,652.55
CARTERA CREDITICIA NETA	2,094,454,049.77	2,250,240,268.24	2,172,597,031.99	2,236,580,107.36	1,964,467,762.59
Interna	2,193,005,586.61	2,349,217,159.68	2,254,361,548.28	2,316,740,475.09	2,043,861,881.10
Externa	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	98,551,536.84	98,976,891.44	81,764,516.29	80,160,367.73	79,394,118.51
Interna	98,551,536.84	98,976,891.44	81,764,516.29	80,160,367.73	79,394,118.51
Externa	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	700,000,686.49	619,558,393.32	584,526,929.88	659,220,923.54	1,023,579,400.59
Internas	490,568,372.85	456,502,335.80	469,450,705.65	465,585,942.12	834,720,301.91
Externas	210,960,506.45	164,584,250.33	116,604,417.04	195,163,174.23	188,859,098.68
Menos Provisiones	1,528,192.81	1,528,192.81	1,528,192.81	1,528,192.81	0.00
Interna	1,528,192.81	1,528,192.81	1,528,192.81	1,528,192.81	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	187,785,222.66	239,464,784.94	267,358,411.17	232,758,601.66	264,769,481.49



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Internos	187,658,626.72	239,333,046.08	267,093,501.10	231,910,907.91	263,764,609.27
Externos	126,595.94	131,738.86	264,910.07	847,693.75	1,004,872.22
ACTIVO TOTAL NETO	5,584,196,184.67	5,887,726,168.74	5,689,451,962.64	5,491,540,991.85	6,129,195,440.67
DEPOSITOS	4,901,105,947.87	5,150,548,513.23	4,971,852,004.75	4,750,687,194.89	5,430,322,977.23
Internos	4,831,121,168.26	5,084,963,562.39	4,906,164,904.14	4,682,744,770.16	5,359,720,929.30
Oficiales	3,100,550,780.93	3,196,841,714.08	3,126,826,254.15	3,059,636,224.73	3,820,740,104.23
De Particulares	1,361,694,104.67	1,503,960,638.03	1,392,649,890.67	1,212,137,378.94	1,043,125,204.09
A la Vista	130,135,908.84	132,914,755.59	140,020,353.79	144,464,634.66	142,697,226.20
A Plazo	809,642,763.05	941,845,800.25	821,040,559.74	643,869,313.50	476,890,714.30
De Ahorros	421,915,432.78	429,200,082.19	431,588,977.14	423,803,430.78	423,537,263.59
De Bancos	368,876,282.66	384,161,210.28	386,688,759.32	410,971,166.49	495,855,620.98
A la Vista	68,651,727.35	61,457,123.37	53,430,800.40	69,643,776.05	110,984,401.34
A Plazo	300,224,555.31	322,704,086.91	333,257,958.92	341,327,390.44	384,871,219.64
Externos	69,984,779.61	65,584,950.84	65,687,100.61	67,942,424.73	70,602,047.93
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	54,753,547.22	53,988,188.65	53,655,307.26	54,657,365.91	55,503,917.93
A la Vista	716,800.00	866,968.22	797,597.50	1,005,453.00	863,897.00
A Plazo	53,794,080.66	52,919,717.43	52,685,026.78	53,470,662.14	54,367,749.99
De Ahorros	242,666.56	201,503.00	172,682.98	181,250.77	272,270.94
De Bancos	15,231,232.39	11,596,762.19	12,031,793.35	13,285,058.82	15,098,130.00
A la Vista	15,231,232.39	11,596,762.19	12,031,793.35	13,285,058.82	15,098,130.00
A Plazo	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	10,948,227.59	9,366,413.86	6,775,273.84	4,992,311.40	2,780,311.40



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	0.00	0.00	0.00	0.00	0.00
Externas	10,948,227.59	9,366,413.86	6,775,273.84	4,992,311.40	2,780,311.40
OTROS PASIVOS	163,821,786.49	199,569,875.60	161,716,810.14	163,071,836.70	174,264,720.49
Internos	163,821,786.49	199,569,875.60	161,716,810.14	163,071,836.70	174,264,720.49
Externos	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	508,320,222.72	528,241,366.05	549,107,873.91	572,789,648.81	521,827,431.55
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	526,369.82	545,835.92
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	11,248,455.07	32,843,955.02	50,348,554.02	71,411,671.67	20,496,535.92
Gan/Perd en Inv. Dis. para la Venta	-2,928,232.35	-4,602,588.97	-1,240,680.11	851,607.32	785,059.71
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	5,584,196,184.67	5,887,726,168.74	5,689,451,962.64	5,491,540,991.80	6,129,195,440.67