

**BANCO NACIONAL DE PANAMÁ**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**A SEPTIEMBRE 2023**

	2022	2023			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
ACTIVOS LIQUIDOS NETO	4,602,580,353.95	4,010,786,419.22	3,746,853,570.54	2,898,006,157.03	0.00
DEPÓSITOS INTERNOS EN BANCOS	304,963,559.76	274,951,497.42	189,979,646.78	154,986,207.13	0.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	304,963,559.76	274,951,497.42	189,979,646.78	154,986,207.13	0.00
DEPÓSITOS EXTERNOS EN BANCOS	3,886,761,568.89	3,345,224,604.14	3,221,251,657.82	2,438,445,547.79	0.00
A LA VISTA	107,061,568.89	61,624,604.14	67,451,657.82	153,245,547.79	0.00
A PLAZO	3,779,700,000.00	3,283,600,000.00	3,153,800,000.00	2,285,200,000.00	0.00
OTROS	410,855,225.30	390,610,317.66	335,622,265.94	304,574,402.11	0.00
CARTERA CREDITICIA NETA	5,785,192,081.19	5,811,045,544.32	6,353,190,973.98	6,504,164,116.40	0.00
INTERNA	5,925,001,119.58	5,956,493,449.74	6,502,422,974.44	6,656,591,930.42	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
MENOS PROVISIONES	(139,809,038.39)	(145,447,905.42)	(149,232,000.46)	(152,427,814.02)	0.00
INTERNA	(139,809,038.39)	(145,447,905.42)	(149,232,000.46)	(152,427,814.02)	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	3,587,183,875.73	4,167,022,587.66	3,457,530,968.68	3,186,894,842.58	0.00
INTERNAS	1,610,453,781.20	1,631,752,277.85	1,619,061,864.68	1,744,354,299.66	0.00
EXTERNAS	1,982,301,988.24	2,542,476,739.51	1,844,168,051.93	1,448,884,342.70	0.00
MENOS PROVISIONES	(5,571,893.71)	(7,206,429.70)	(5,698,947.93)	(6,343,799.78)	0.00
INTERNA	(5,381,287.72)	(6,953,194.54)	(5,508,566.46)	(6,180,390.77)	0.00
EXTERNA	(190,605.99)	(253,235.16)	(190,381.47)	(163,409.01)	0.00
OTROS ACTIVOS	623,375,142.83	640,866,056.14	580,108,247.25	597,726,645.76	0.00
INTERNOS	609,474,301.79	625,317,450.44	561,918,005.62	578,980,427.69	0.00
EXTERNOS	13,900,841.04	15,548,605.70	18,190,241.63	18,746,218.07	0.00
ACTIVO TOTAL NETO	14,598,331,453.70	14,629,720,607.34	14,137,683,760.45	13,186,791,761.77	0.00
DEPOSITOS	11,665,710,612.84	11,716,974,463.27	11,042,250,693.13	10,000,988,525.43	0.00
INTERNOS	11,647,088,857.16	11,698,270,996.90	11,024,991,711.46	9,983,296,178.69	0.00
OFICIALES	8,979,924,691.94	9,035,818,094.66	8,423,616,188.48	7,534,001,135.47	0.00

**BANCO NACIONAL DE PANAMÁ**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**A SEPTIEMBRE 2023**

	2022	2023			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
DE PARTICULARES	1,543,211,695.56	1,512,110,708.62	1,428,661,242.95	1,415,563,811.11	0.00
A LA VISTA	316,287,987.01	281,515,538.90	255,942,654.26	232,076,770.43	0.00
A PLAZO	267,707,052.81	283,815,748.26	230,915,250.74	232,320,783.13	0.00
DE AHORROS	959,216,655.74	946,779,421.46	941,803,337.95	951,166,257.55	0.00
DE BANCOS	1,123,952,469.66	1,150,342,193.62	1,172,714,280.03	1,033,731,232.11	0.00
A LA VISTA	905,292,469.66	976,572,193.62	886,114,280.03	934,941,232.11	0.00
A PLAZO	218,660,000.00	173,770,000.00	286,600,000.00	98,790,000.00	0.00
EXTERNOS	18,621,755.68	18,703,466.37	17,258,981.67	17,692,346.74	0.00
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	18,621,755.68	18,703,466.37	17,258,981.67	17,692,346.74	0.00
A LA VISTA	345,163.14	241,165.61	238,835.29	337,308.15	0.00
A PLAZO	15,533,460.08	15,217,994.99	13,995,301.73	14,151,986.41	0.00
DE AHORROS	2,743,132.46	3,244,305.77	3,024,844.65	3,203,052.18	0.00
DE BANCOS	0.00	0.00	0.00	0.00	0.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	1,521,814,401.40	1,483,598,686.79	1,484,515,442.74	1,448,567,140.97	0.00
INTERNAS	216,627,368.73	210,117,392.64	210,001,264.00	205,736,000.00	0.00
EXTERNAS	1,305,187,032.67	1,273,481,294.15	1,274,514,178.74	1,242,831,140.97	0.00
OTROS PASIVOS	269,294,452.63	233,812,303.00	338,184,270.03	384,397,137.18	0.00
INTERNOS	256,030,117.31	228,376,498.68	325,526,094.66	378,760,903.74	0.00
EXTERNOS	13,264,335.32	5,435,804.32	12,658,175.37	5,636,233.44	0.00
PATRIMONIO	1,141,511,986.83	1,195,335,154.28	1,272,733,354.55	1,352,838,958.19	0.00
CAPITAL	850,000,000.00	850,000,000.00	1,000,000,000.00	1,000,000,000.00	0.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	64,513,625.02	64,713,428.46	68,726,274.93	75,955,060.35	0.00
UTILIDAD DEL PERIODO Y DE PERIODOS	218,863,498.27	272,099,928.35	194,473,433.07	255,583,128.94	0.00

**BANCO NACIONAL DE PANAMÁ**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**A SEPTIEMBRE 2023**

	2022	2023			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
ANTERIORES					
AJUSTE DEL PATRIMONIO (OTROS RESULTADOS INTEGRALES)	8,134,863.54	8,521,797.47	9,533,646.55	21,300,768.90	0.00
IMPUESTO COMPLEMENTARIO E INTERES MINORITARIO	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	14,598,331,453.70	14,629,720,607.34	14,137,683,760.45	13,186,791,761.77	0.00