



**Banco Nacional de Panamá**  
**BALANCE DE SITUACION DE Diciembre 2001 Y 12- Diciembre 2002**

Descripcion	Absoluto	%	2002												
			2001	1	2	3	4	5	6	7	8	9	10	11	12
			12	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-251,442,817.73	-14.66	1,714,890,834.10	1,656,746,803.76	1,607,111,429.68	1,563,798,871.37	1,564,624,638.27	1,507,838,471.68	1,496,675,991.92	1,494,100,858.61	1,371,537,766.11	1,360,387,247.82	1,290,948,963.85	1,270,129,742.03	1,463,448,016.37
Depositos Locales en Bancos	-315,956,003.45	-55.38	570,539,200.77	519,706,655.58	445,038,333.93	376,450,851.37	349,655,782.15	405,807,407.05	410,923,354.53	410,675,819.24	417,815,249.66	390,227,787.14	243,387,219.37	153,664,567.07	254,583,197.32
A la Vista	2,307,268.95	11.28	20,451,408.21	20,463,432.17	20,607,912.51	22,835,465.75	23,090,396.53	21,804,114.78	19,589,492.22	23,441,187.62	24,192,202.73	23,564,036.33	23,673,468.56	23,230,816.26	22,758,677.16
A Plazo	-318,263,272.40	-57.86	550,087,792.56	499,243,223.41	424,430,421.42	353,615,385.62	326,565,385.62	384,003,292.27	391,333,862.31	387,234,631.62	393,623,046.93	366,663,750.81	219,713,750.81	130,433,750.81	231,824,520.16
Depositos Extranjeros en Bancos	90,362,019.05	9.10	993,447,026.33	1,059,291,374.08	1,085,417,191.85	1,104,383,759.66	1,146,535,305.18	1,038,412,080.84	1,022,372,713.52	1,013,191,429.91	888,465,282.38	896,626,126.31	979,115,917.92	1,040,854,134.50	1,083,809,045.38
A la Vista	-94,637,980.95	-91.48	103,447,026.33	84,791,374.08	85,917,191.85	89,383,759.66	81,535,305.18	83,412,080.84	22,372,713.52	88,191,429.91	83,465,282.38	81,626,126.31	84,115,917.92	130,854,134.50	8,809,045.38
A Plazo	185,000,000.00	20.79	890,000,000.00	974,500,000.00	999,500,000.00	1,015,000,000.00	1,065,000,000.00	955,000,000.00	1,000,000,000.00	925,000,000.00	805,000,000.00	815,000,000.00	895,000,000.00	910,000,000.00	1,075,000,000.00
Otros	-25,848,833.33	-17.13	150,904,607.00	77,748,774.10	76,655,903.90	82,964,260.34	68,433,550.94	63,618,983.79	63,379,923.87	70,233,609.46	65,257,234.07	73,533,334.37	68,445,826.56	75,611,040.46	125,055,773.67
CARTERA CREDITICIA	119,743,763.23	8.25	1,452,269,889.62	1,445,294,869.83	1,447,335,336.27	1,463,212,773.71	1,457,179,269.22	1,464,659,335.23	1,560,027,407.85	1,631,652,342.48	1,651,505,667.45	1,669,215,642.48	1,679,434,692.38	1,729,887,389.71	1,572,013,652.85
Locales	119,743,763.23	8.25	1,452,269,889.62	1,445,294,869.83	1,447,335,336.27	1,463,212,773.71	1,457,179,269.22	1,464,659,335.23	1,560,027,407.85	1,631,652,342.48	1,651,505,667.45	1,669,215,642.48	1,679,434,692.38	1,729,887,389.71	1,572,013,652.85
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	3,114,199.92	0.90	347,691,715.64	341,231,644.46	295,622,520.07	293,063,208.83	306,849,168.03	322,746,690.61	331,676,051.49	359,602,978.36	437,384,948.91	436,166,299.35	435,517,728.07	414,379,997.30	350,805,915.56
Locales	14,441,019.97	7.26	198,969,693.46	192,419,127.90	160,770,455.77	160,370,923.08	173,966,150.74	189,849,877.35	196,198,979.80	224,118,098.24	301,885,919.16	252,433,717.00	253,421,773.55	231,802,366.84	213,410,713.43
Extranjero	-11,326,820.05	-7.62	148,722,022.18	148,812,516.56	134,852,064.30	132,692,285.75	132,883,017.29	132,896,813.26	135,477,071.69	135,484,880.12	135,499,029.75	183,732,582.35	182,095,954.52	182,577,630.46	137,395,202.13
OTROS ACTIVOS	83,934,006.00	68.10	123,255,999.17	176,848,717.92	118,352,357.29	137,342,254.82	113,644,335.39	113,880,050.65	185,577,578.78	128,251,358.45	100,384,399.46	130,494,433.30	96,573,634.03	87,443,871.26	207,190,005.17
Locales	83,934,006.00	68.10	123,255,999.17	176,848,717.92	118,352,357.29	137,342,254.82	113,644,335.39	113,880,050.65	185,577,578.78	128,251,358.45	100,384,399.46	130,494,433.30	96,573,634.03	87,443,871.26	207,190,005.17
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
TOTAL DE ACTIVOS	-44,650,848.58	-1.23	3,638,108,438.53	3,620,122,035.97	3,468,421,643.31	3,457,417,108.73	3,442,297,410.91	3,409,124,548.17	3,573,957,030.04	3,613,607,537.90	3,560,812,781.93	3,596,263,622.95	3,502,475,018.33	3,501,841,000.30	3,593,457,589.95
DEPOSITOS	-30,223,552.42	-1.04	2,895,737,976.94	2,811,971,213.50	2,714,660,925.72	2,677,043,425.81	2,680,793,676.91	2,647,146,534.05	2,779,420,423.50	2,840,936,780.23	2,796,874,484.54	2,823,865,485.68	2,729,094,817.71	2,734,252,103.47	2,865,514,424.52
Locales	-29,348,780.59	-1.03	2,848,403,264.72	2,763,347,077.03	2,667,081,279.69	2,629,120,500.84	2,637,187,852.49	2,603,137,086.44	2,730,366,425.52	2,796,272,905.17	2,751,512,904.02	2,778,780,820.83	2,684,384,140.54	2,688,690,776.52	2,819,054,484.13
Oficiales	-133,391,025.22	-6.28	2,124,239,716.75	2,045,096,787.46	1,925,361,235.67	1,880,300,404.77	1,876,953,340.43	1,839,647,337.43	1,952,000,431.20	2,007,783,848.43	1,920,801,702.71	2,001,239,442.93	1,892,519,301.17	1,856,840,061.18	1,990,848,691.53
De Particulares	111,946,793.30	22.66	493,943,791.74	511,303,545.68	519,554,027.55	540,493,986.19	556,294,624.17	559,421,094.33	577,534,486.28	587,214,695.36	603,392,271.90	594,181,165.85	598,595,853.31	640,271,403.56	605,890,585.04
A la Vista	3,754,595.06	4.83	77,674,740.08	72,807,001.64	69,907,243.49	72,476,784.32	70,284,205.92	69,208,267.06	71,896,133.90	67,635,033.70	69,219,137.70	67,212,953.83	68,891,881.70	82,043,517.64	81,429,335.14
A Plazo	45,674,120.24	24.28	188,087,997.11	202,248,212.57	201,506,507.23	217,109,004.35	233,192,071.92	228,919,840.25	223,281,157.53	235,634,228.98	248,901,699.13	242,402,369.42	247,395,466.97	271,297,152.21	233,762,117.35
De Ahorros	62,518,078.00	27.40	228,181,054.55	236,248,331.47	248,140,276.83	250,908,197.52	252,818,346.33	261,292,987.02	282,357,194.85	283,945,432.68	285,271,435.07	284,565,842.60	282,308,504.64	286,930,733.71	290,699,132.55
De Bancos	-7,904,548.67	-3.43	230,219,756.23	206,946,743.89	222,166,016.47	208,326,109.88	203,939,887.89	204,068,654.68	200,831,508.04	201,274,361.38	227,318,929.41	183,360,212.05	193,268,986.06	191,579,311.78	222,315,207.56
A la Vista	-3,014,189.33	-4.16	72,382,444.61	53,192,895.38	62,540,982.86	45,866,716.11	46,996,982.21	45,956,167.44	48,295,107.11	47,543,262.97	44,676,510.78	38,630,281.18	40,768,809.50	47,823,063.65	69,368,255.28
A Plazo	-4,890,359.34	-3.10	157,837,311.62	153,753,848.51	159,625,033.61	162,459,393.77	156,942,905.68	158,112,487.24	152,536,400.93	153,731,098.41	182,642,418.63	144,729,930.87	152,500,176.56	143,756,248.13	152,946,952.28
Extranjero	-874,771.83	-1.85	47,334,712.22	48,624,136.47	47,579,646.03	47,922,924.97	43,605,824.42	44,009,447.61	49,053,997.98	44,663,875.06	45,361,580.52	45,084,664.85	44,710,677.17	45,561,326.95	46,459,940.39
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	-4,699,384.85	-19.15	24,535,965.62	24,942,176.16	24,172,848.09	24,121,806.79	18,350,568.89	18,702,286.93	18,661,706.90	18,757,928.69	18,958,296.05	19,034,437.25	18,476,286.35	19,102,796.93	19,836,580.77
A la Vista	84,937.79	20.67	410,973.29	664,329.02	647,458.82	759,107.97	515,237.80	538,165.29	325,025.91	375,849.78	336,796.82	336,884.78	199,504.09	274,932.12	495,911.08
A Plazo	-4,822,744.65	-20.29	23,764,329.31	23,923,631.40	23,163,161.96	23,023,872.36	17,496,423.13	17,797,070.45	17,968,108.66	18,004,129.89	18,227,310.97	18,298,075.76	17,881,472.84	18,431,521.81	18,941,584.66
De Ahorro	38,422.01	10.65	360,663.02	354,215.74	362,227.31	338,826.46	338,907.96	367,051.19	368,572.33	377,949.02	394,188.26	399,476.71	395,309.42	396,343.00	399,085.03
De Bancos	3,824,613.02	16.78	22,798,746.60	23,681,960.31	23,406,797.94	23,801,118.18	25,255,255.53	25,307,160.68	30,392,291.08	25,905,946.37	26,403,284.47	26,050,227.60	26,234,390.82	26,458,530.02	26,623,359.62
A la Vista	3,824,613.02	16.78	22,798,746.60	23,681,960.31	23,406,797.94	23,801,118.18	25,255,255.53	25,307,160.68	30,392,291.08	25,905,946.37	26,403,284.47	26,050,227.60	26,234,390.82	26,458,530.02	26,623,359.62
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	-4,532,953.37	-6.67	67,959,375.34	67,490,437.10	67,479,331.58	67,425,292.76	67,408,625.81	65,118,749.91	64,389,029.96	63,570,943.71	63,707,137.82	66,208,393.95	66,080,404.06	63,563,414.98	63,426,421.97



**Banco Nacional de Panamá**  
**BALANCE DE SITUACION DE Diciembre 2001 Y 12- Diciembre 2002**

Descripcion	Absoluto	%	2001	2002											
			12	1	2	3	4	5	6	7	8	9	10	11	12
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Locales	4,454,085.92	16,037.77	27,772.47	66,147.72	55,042.20	56,544.95	39,878.00	426,288.00	496,568.05	204,567.09	740,670.78	1,650,505.87	3,034,792.85	4,523,396.65	4,481,858.39
Extranjero	-8,987,039.29	-13.23	67,931,602.87	67,424,289.38	67,424,289.38	67,368,747.81	67,368,747.81	64,692,461.91	63,892,461.91	63,366,376.62	62,966,467.04	64,557,888.08	63,045,611.21	59,040,018.33	58,944,563.58
OTROS PASIVOS	-9,894,342.79	-5.67	174,411,086.25	234,335,568.20	183,256,249.99	209,672,105.49	190,994,746.17	193,830,277.09	230,147,576.58	203,076,296.92	192,719,794.11	196,318,965.70	196,466,963.53	175,832,113.62	164,516,743.46
Locales	-9,903,674.19	-5.68	174,411,086.25	234,335,568.20	183,256,249.99	209,672,105.49	188,173,090.91	191,428,037.30	228,232,371.94	203,076,296.92	192,719,794.11	196,318,965.70	196,466,963.53	175,824,825.74	164,507,412.06
Extranjero	9,331.40	0.00	0.00	0.00	0.00	0.00	2,821,655.26	2,402,239.79	1,915,204.64	0.00	0.00	0.00	0.00	7,287.88	9,331.40
PATRIMONIO	0.00	0.00	500,000,000.00	506,324,817.17	503,025,136.02	503,276,284.67	503,100,362.02	503,028,987.12	500,000,000.00	506,023,517.04	507,511,365.46	509,870,777.62	510,832,833.03	528,193,367.23	500,000,000.00
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	6,324,817.17	3,025,136.02	3,276,284.67	3,100,362.02	3,028,987.12	0.00	6,023,517.04	7,511,365.46	9,870,777.62	10,832,833.03	28,193,367.23	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
PASIVO Y PATRIMONIO	-44,650,848.58	-1.23	3,638,108,438.53	3,620,122,035.97	3,468,421,643.31	3,457,417,108.73	3,442,297,410.91	3,409,124,548.17	3,573,957,030.04	3,613,607,537.90	3,560,812,781.93	3,596,263,622.95	3,502,475,018.33	3,501,840,999.30	3,593,457,589.95