



Banco Nacional de Panamá
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002					2003										
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	-331,427,774.22	-22.65	1,463,448,016.37	1,402,005,207.48	1,638,127,634.49	1,541,710,797.14	1,424,737,746.83	1,355,436,502.26	1,449,130,665.94	1,387,451,901.25	1,341,882,565.83	1,182,379,566.51	1,109,606,786.36	1,129,241,541.90	1,132,020,242.15	
Depositos Locales en Bancos	-169,831,031.96	-66.71	254,583,197.32	175,007,387.79	117,976,468.68	104,595,215.32	75,487,064.81	75,526,584.52	114,363,858.06	58,832,995.06	58,411,794.62	58,801,064.99	63,580,534.73	62,719,948.76	84,752,165.36	
A la Vista	-5,746,181.00	-25.25	22,758,677.16	22,908,511.72	23,646,722.31	23,156,589.43	24,048,438.92	24,578,190.08	24,616,805.96	24,096,935.72	23,975,735.28	24,365,005.65	18,730,269.11	18,169,683.14	17,012,496.16	
A Plazo	-164,084,850.96	-70.78	231,824,520.16	152,098,876.07	94,329,746.37	81,438,625.89	51,438,625.89	50,948,394.44	89,747,052.10	34,736,059.34	34,436,059.34	34,436,059.34	44,850,265.62	44,550,265.62	67,739,669.20	
Depositos Extranjeros en Bancos	-165,597,131.79	-15.28	1,083,809,045.38	1,144,425,067.95	1,462,965,943.15	1,333,283,931.36	1,266,375,731.34	1,213,462,721.51	1,244,534,107.51	1,254,422,762.20	1,203,689,269.62	1,045,974,985.95	971,548,619.12	962,499,451.04	918,211,913.59	
A la Vista	9,192,868.21	104.36	8,809,045.38	79,425,067.95	77,965,943.15	8,383,931.36	10,375,731.34	23,412,721.51	4,984,107.51	8,572,762.20	19,179,269.62	20,264,985.95	9,138,619.12	63,489,451.04	18,001,913.59	
A Plazo	-174,790,000.00	-16.26	1,075,000,000.00	1,065,000,000.00	1,385,000,000.00	1,324,900,000.00	1,256,000,000.00	1,190,050,000.00	1,239,550,000.00	1,245,850,000.00	1,184,510,000.00	1,025,710,000.00	962,410,000.00	899,010,000.00	900,210,000.00	
Otros	4,000,389.53	3.20	125,055,773.67	82,572,751.74	57,185,222.66	103,831,650.46	82,874,950.68	66,447,196.23	90,232,700.37	74,196,143.99	79,781,501.59	77,603,515.57	74,477,632.51	104,022,142.10	129,056,163.20	
CARTERA CREDITICIA	122,198,014.35	7.93	1,541,318,822.23	1,518,723,216.87	1,541,133,244.65	1,581,916,444.31	1,588,863,834.70	1,611,349,755.44	1,620,306,002.12	1,620,622,399.21	1,631,153,445.16	1,747,632,472.26	1,831,710,496.26	1,833,967,525.33	1,663,516,836.58	
Locales	122,198,014.35	7.93	1,541,318,822.23	1,518,723,216.87	1,541,133,244.65	1,581,916,444.31	1,588,863,834.70	1,611,349,755.44	1,620,306,002.12	1,620,622,399.21	1,631,153,445.16	1,747,632,472.26	1,831,710,496.26	1,833,967,525.33	1,663,516,836.58	
INVERSIONES EN VALORES	-51,836,058.62	-14.78	350,805,915.56	351,363,594.50	351,951,293.30	365,243,828.53	362,665,311.94	360,424,449.45	281,333,121.88	276,334,198.29	276,340,612.60	273,884,316.93	270,338,958.80	268,048,105.24	298,969,856.94	
Locales	52,100,530.14	24.41	213,410,713.43	213,798,332.67	214,238,815.04	227,401,901.89	224,698,796.14	222,289,584.96	247,960,119.68	242,946,949.69	242,939,108.77	240,468,549.00	236,908,917.90	234,603,782.54	265,511,243.57	
Extranjero	-103,936,588.76	-75.65	137,395,202.13	137,565,261.83	137,712,478.26	137,841,926.64	137,966,515.80	133,700,022.20	33,387,248.60	33,387,248.60	33,401,503.83	33,415,767.93	33,430,040.90	33,444,322.70	33,458,613.37	
OTROS ACTIVOS	-25,361,130.19	-12.24	207,190,005.17	153,617,121.09	145,873,936.75	146,228,926.30	139,959,619.75	132,044,500.34	151,948,824.83	122,730,778.27	113,701,335.02	117,172,373.70	115,784,730.24	105,703,250.16	181,828,874.98	
Locales	-25,361,130.19	-12.24	207,190,005.17	153,617,121.09	145,873,936.75	146,228,926.30	139,959,619.75	132,044,500.34	151,948,824.83	122,730,778.27	113,701,335.02	117,172,373.70	115,784,730.24	105,703,250.16	181,828,874.98	
TOTAL DE ACTIVOS	-286,426,948.68	-8.04	3,562,762,759.33	3,425,709,139.94	3,677,086,109.19	3,635,099,996.28	3,516,226,513.22	3,459,255,207.49	3,502,718,614.77	3,407,139,277.02	3,363,077,958.61	3,321,068,729.40	3,327,440,971.66	3,336,960,422.63	3,276,335,810.65	
DEPOSITOS	-286,678,232.56	-10.00	2,865,514,424.52	2,720,057,692.20	2,975,664,560.93	2,942,009,850.38	2,812,913,358.14	2,746,078,451.85	2,784,072,790.63	2,593,717,516.67	2,671,861,474.90	2,621,437,310.09	2,626,260,375.18	2,637,424,759.66	2,578,836,191.96	
Locales	-279,818,794.85	-9.93	2,819,054,484.13	2,671,482,054.55	2,926,314,379.31	2,893,918,333.57	2,764,669,734.55	2,696,455,382.83	2,734,345,255.66	2,551,633,112.53	2,629,351,929.01	2,577,435,239.80	2,582,084,390.69	2,597,680,583.76	2,539,235,689.28	
Oficiales	-283,712,932.04	-14.25	1,990,848,691.53	1,888,568,644.44	2,142,863,074.19	2,098,479,476.95	1,994,036,902.44	1,922,741,966.34	1,941,056,057.78	1,765,118,757.15	1,810,010,392.18	1,804,730,536.94	1,791,122,019.25	1,735,510,993.21	1,707,135,759.49	
De Particulares	18,821,242.96	3.11	605,890,585.04	587,353,199.93	590,866,847.33	591,433,099.85	579,803,908.29	573,170,812.76	595,877,434.85	592,830,702.32	595,253,752.40	593,922,474.86	604,464,559.57	659,772,040.93	624,711,828.00	
A la Vista	-3,395,513.66	-4.17	81,429,335.14	71,774,366.31	71,965,146.78	80,833,875.98	72,091,803.59	69,515,237.83	68,011,745.63	80,283,242.22	77,632,504.43	74,466,582.17	76,563,829.03	88,952,501.57	78,033,821.48	
A Plazo	28,597,332.73	12.23	233,762,117.35	231,769,014.04	234,828,874.39	227,406,297.48	228,216,739.59	223,147,613.72	228,568,375.37	233,518,224.69	238,295,293.60	239,586,789.33	246,010,680.45	290,570,360.46	262,359,450.08	
De Ahorros	-6,380,576.11	-2.19	290,699,132.55	283,809,819.58	284,072,826.16	283,192,926.39	279,495,365.11	280,507,961.21	299,297,313.85	279,029,235.41	279,325,954.37	279,869,103.36	281,890,050.09	280,249,178.90	284,318,556.44	
De Bancos	-14,927,105.77	-6.71	222,315,207.56	195,560,210.18	192,584,457.79	204,005,756.77	190,828,923.82	200,542,603.73	197,411,763.03	193,683,653.06	224,087,784.43	178,782,228.00	186,497,811.87	202,397,549.62	207,388,101.79	
A la Vista	-1,704,640.69	-2.46	69,368,255.28	44,786,366.91	46,050,215.35	52,592,110.76	44,623,659.73	36,867,464.07	41,305,726.71	45,804,096.71	51,147,279.27	38,373,419.75	40,111,821.97	49,502,837.33	67,663,614.59	
A Plazo	-13,222,465.08	-8.65	152,946,952.28	150,773,843.27	146,534,242.44	151,413,646.01	146,205,264.09	163,675,139.66	156,106,036.32	147,879,556.35	172,940,505.16	140,408,808.25	146,385,989.90	152,894,712.29	139,724,487.20	
Extranjero	-6,859,437.71	-14.76	46,459,940.39	48,575,637.65	49,350,181.62	48,091,516.81	48,243,623.59	49,623,069.02	49,727,534.97	42,084,404.14	42,509,545.89	44,002,070.29	44,175,984.49	39,744,175.90	39,600,502.68	
De Particulares	2,030,453.59	10.24	19,836,580.77	22,149,490.77	21,760,055.42	20,384,948.79	21,038,866.58	21,488,523.55	21,688,549.64	21,484,562.89	21,718,021.18	21,711,259.82	21,929,804.37	22,134,515.64	21,867,034.36	
A la Vista	-80,958.97	-16.33	495,911.08	2,249,379.25	1,787,072.36	196,860.95	235,662.06	777,589.25	919,426.77	373,165.53	541,673.61	647,459.99	454,279.18	597,555.63	414,952.11	
A Plazo	2,130,127.95	11.25	18,941,584.66	19,491,879.79	19,574,626.26	19,801,807.88	20,415,229.07	20,313,839.55	20,354,115.05	20,700,662.29	20,794,840.91	20,877,113.47	21,110,231.13	21,161,712.23	21,071,712.61	
De Ahorro	-18,715.39	-4.69	399,085.03	408,231.73	398,356.80	386,279.96	387,975.45	397,094.75	415,007.82	410,735.07	381,506.66	186,686.36	365,294.06	375,247.78	380,369.64	
De Bancos	-8,889,891.30	-33.39	26,623,359.62	26,426,146.88	27,590,126.20	27,706,568.02	27,204,757.01	28,134,545.47	28,038,985.33	20,599,841.25	20,791,524.71	22,290,810.47	22,246,180.12	17,609,660.26	17,733,468.32	
A la Vista	-8,889,891.30	-33.39	26,623,359.62	26,426,146.88	27,590,126.20	27,706,568.02	27,204,757.01	28,134,545.47	28,038,985.33	20,599,841.25	20,791,524.71	22,290,810.47	22,246,180.12	17,609,660.26	17,733,468.32	
OBLIGACIONES	-10,185,649.85	-16.06	63,426,421.97	60,405,290.90	60,021,840.39	60,859,363.77	60,414,169.05	62,140,685.58	59,037,170.43	58,800,343.73	54,612,784.14	55,547,756.11	56,218,173.22	52,187,239.27	53,240,772.12	
Locales	-2,801,873.75	-62.52	4,481,858.39	3,960,992.43	3,577,541.92	4,470,606.87	4,025,412.15	6,026,806.70	4,624,699.43	3,637,998.23	1,687,639.18	1,682,123.28	1,231,385.55	694,639.98	1,679,984.64	
Extranjero	-7,383,776.10	-12.53	58,944,563.58	56,444,298.47	56,444,298.47	56,388,756.90	56,388,756.90	56,113,878.88	54,412,471.00	55,162,345.50	52,925,144.96	53,865,632.83	54,986,787.67	51,492,599.29	51,560,787.48	
OTROS PASIVOS	10,436,933.13	7.80	133,821,912.84	137,876,690.01	135,465,266.83	132,230,782.13	136,263,614.95	140,206,775.11	159,608,653.71	251,372,117.38	130,687,111.08	144,083,663.20	137,678,474.09	140,956,466.62	144,258,845.97	
Locales	10,446,264.53	7.81	133,812,581.44	137,876,690.01	135,465,266.83	132,230,782.13	136,263,614.95	140,206,775.11	159,608,653.71	251,372,117.38	130,687,111.08	144,083,663.20	137,678,474.09	140,956,466.62	144,258,845.97	
Extranjero	-9,331.40	-100.00	9,331.40	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	0.00	0.00	500,000,000.00	507,369,466.83	505,934,441.04	500,000,000.00	506,6									



Banco Nacional de Panamá
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion			2002					2003							
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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
Utilidad de Periodo	0.00	0.00	0.00	7,369,466.83	5,934,441.04	0.00	6,635,371.08	10,829,294.95	0.00	3,249,299.24	5,916,588.49	0.00	7,283,949.17	6,391,957.08	0.00
PASIVO Y PATRIMONIO	-286,426,949.28	-8.04	3,562,762,759.33	3,425,709,139.94	3,677,086,109.19	3,635,099,996.28	3,516,226,513.22	3,459,255,207.49	3,502,718,614.77	3,407,139,277.02	3,363,077,958.61	3,321,068,729.40	3,327,440,971.66	3,336,960,422.63	3,276,335,810.05