

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017											
			2016	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
			Diciembre											
ACTIVOS LIQUIDOS	(1,110,190.74)	(28.39%)	3,909,842.76	3,601,207.22	3,433,674.70	2,962,709.83	3,004,856.97	3,825,097.65	3,602,011.35	3,241,403.47	2,994,955.08	3,094,045.31	2,803,266.64	2,632,307.92
Depositos Locales en Bancos	62,000.00	38.04%	163,000.00	113,000.00	114,000.00	87,000.00	117,000.00	151,000.00	159,000.00	214,000.00	194,000.00	117,000.00	174,000.00	159,000.00
A la Vista	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
A Plazo	62,000.00	38.04%	163,000.00	113,000.00	114,000.00	87,000.00	117,000.00	151,000.00	159,000.00	214,000.00	194,000.00	117,000.00	174,000.00	159,000.00
Depositos Extranjeros en Bancos	(1,219,671.22)	(35.04%)	3,480,922.70	3,261,477.09	3,094,709.89	2,621,866.77	2,663,135.59	3,436,110.76	3,223,869.46	2,805,376.06	2,494,506.53	2,647,182.30	2,249,522.71	2,022,144.23
A la Vista	(321.22)	(0.36%)	88,672.70	139,727.09	109,959.89	79,366.77	142,535.59	102,910.76	84,269.46	61,176.06	103,506.53	110,182.30	30,822.71	73,344.23
A Plazo	(1,219,350.00)	(35.95%)	3,392,250.00	3,121,750.00	2,984,750.00	2,542,500.00	2,520,600.00	3,333,200.00	3,139,600.00	2,744,200.00	2,391,000.00	2,537,000.00	2,218,700.00	1,948,800.00
Menos Provisiones	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
Locales	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
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
Otros	47,480.48	17.86%	265,920.06	226,730.13	224,964.82	253,843.06	224,721.38	237,986.89	219,141.89	222,027.40	306,448.55	329,863.01	379,743.93	451,163.70
CARTERA CREDITICIA	53,126.84	1.50%	3,553,043.66	3,591,813.16	3,604,203.48	3,663,299.23	3,707,546.88	3,644,169.62	3,669,000.56	3,693,930.40	3,729,555.98	3,759,284.98	3,770,176.50	3,785,225.66
Locales	63,586.21	1.78%	3,577,259.74	3,616,025.14	3,628,116.65	3,688,373.29	3,732,213.23	3,669,897.11	3,695,711.56	3,721,115.28	3,757,567.57	3,786,962.70	3,797,990.09	3,817,034.36
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
Menos Provisiones	10,459.37	43.19%	24,216.08	24,211.97	23,913.17	25,074.05	24,666.34	25,727.48	26,711.00	27,184.87	28,011.58	27,677.71	27,813.59	31,808.71
Locales	10,459.37	43.19%	24,216.08	24,211.97	23,913.17	25,074.05	24,666.34	25,727.48	26,711.00	27,184.87	28,011.58	27,677.71	27,813.59	29,804.70
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	2,004.00
INVERSIONES EN VALORES	331,833.62	12.13%	2,736,746.44	2,780,204.09	2,853,775.50	2,906,845.01	2,950,173.18	2,936,940.47	2,888,296.04	2,891,175.68	2,902,027.70	2,916,361.61	3,006,285.36	3,055,036.33
Locales	145,108.37	7.89%	1,838,885.09	1,848,759.69	1,860,938.97	1,904,191.78	1,940,720.70	1,955,453.12	1,923,355.39	1,936,829.94	1,953,121.97	1,956,170.97	1,951,906.40	1,963,451.60
Extranjero	186,725.26	20.80%	897,861.36	931,444.40	992,836.53	1,002,653.23	1,009,452.47	981,487.35	964,940.65	954,345.75	948,905.72	960,190.64	1,054,378.96	1,091,584.72
Menos Provisiones	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
Locales	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
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
OTROS ACTIVOS	59,088.17	25.34%	233,156.45	227,639.58	236,881.07	232,464.86	242,153.29	240,810.53	256,560.20	254,892.15	258,239.92	261,311.54	262,480.72	266,287.66
Locales	64,353.94	28.75%	223,842.15	217,554.83	227,304.86	222,441.89	232,373.91	232,071.55	248,125.94	247,673.73	251,636.88	254,402.71	255,869.33	260,426.17
Extranjero	(5,265.76)	(56.53%)	9,314.29	10,084.75	9,576.21	10,022.98	9,779.37	8,738.98	8,434.26	7,218.42	6,603.04	6,908.84	6,611.39	5,861.49
TOTAL DE ACTIVOS	(666,142.10)	(6.39%)	10,432,789.31	10,200,864.05	10,128,534.75	9,765,318.93	9,904,730.31	10,647,018.27	10,415,868.15	10,081,401.71	9,884,778.68	10,031,003.44	9,842,209.21	9,738,857.57
DEPOSITOS	(807,059.68)	(8.58%)	9,411,560.02	9,170,393.81	9,063,933.02	8,688,671.91	8,744,966.02	9,479,380.70	9,275,848.53	8,922,782.21	8,666,903.64	8,784,502.39	8,525,668.07	8,305,100.26
Locales	(816,808.10)	(8.71%)	9,377,386.10	9,137,527.88	9,031,945.28	8,657,003.32	8,710,772.33	9,443,784.58	9,241,006.75	8,886,652.93	8,604,789.82	8,721,264.66	8,469,304.71	8,259,906.46

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	Diciembre
ACTIVOS LIQUIDOS	2,799,652.02
Depositos Locales en Bancos	225,000.00
A la Vista	0.00
A Plazo	225,000.00
Depositos Extranjeros en Bancos	2,261,251.48
A la Vista	88,351.48
A Plazo	2,172,900.00
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	313,400.54
CARTERA CREDITICIA	3,606,170.50
Locales	3,640,845.95
Extranjero	0.00
Menos Provisiones	34,675.45
Locales	34,675.45
Extranjero	0.00
INVERSIONES EN VALORES	3,068,580.07
Locales	1,983,993.45
Extranjero	1,084,586.61
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
OTROS ACTIVOS	292,244.62
Locales	288,196.09
Extranjero	4,048.53
TOTAL DE ACTIVOS	9,766,647.21
DEPOSITOS	8,604,500.34
Locales	8,560,578.01

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2016		2017									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	(957,307.50)	(12.95%)	7,392,480.79	7,211,351.61	7,044,736.90	6,736,305.53	6,821,076.15	7,528,794.56	7,308,265.07	6,939,045.71	6,636,152.54	6,726,745.69	6,434,237.57	6,116,946.88
De Particulares	63,397.16	6.02%	1,053,530.25	1,054,810.21	1,107,681.38	1,147,029.34	1,145,832.79	1,182,670.32	1,233,689.49	1,263,968.56	1,272,912.95	1,290,397.93	1,161,056.52	1,132,257.54
A la Vista	(1,252.89)	(0.42%)	299,225.49	312,512.21	346,052.82	401,272.55	391,045.02	412,489.92	449,934.41	485,216.22	483,683.66	494,444.43	355,259.16	338,553.58
A Plazo	6,931.52	4.62%	150,184.20	149,996.29	151,853.02	151,159.33	145,729.09	151,507.56	150,753.60	168,913.26	169,162.10	165,122.81	171,041.45	164,274.22
De Ahorros	57,718.53	9.55%	604,120.56	592,301.70	609,775.54	594,597.46	609,058.68	618,672.84	633,001.48	609,839.09	620,067.19	630,830.69	634,755.92	629,429.75
De Bancos	77,102.25	8.28%	931,375.06	871,366.06	879,527.00	773,668.46	743,863.38	732,319.70	699,052.19	683,638.66	695,724.33	704,121.04	874,010.62	1,010,702.04
A la Vista	(96,768.25)	(16.14%)	599,527.56	538,241.06	514,612.00	491,712.46	462,538.38	502,632.70	437,592.19	452,830.66	460,539.33	537,901.04	704,657.62	717,336.04
A Plazo	173,870.50	52.39%	331,847.50	333,125.00	364,915.00	281,956.00	281,325.00	229,687.00	261,460.00	230,808.00	235,185.00	166,220.00	169,353.00	293,366.00
Extranjero	9,748.42	28.53%	34,173.92	32,865.93	31,987.73	31,668.58	34,193.70	35,596.12	34,841.78	36,129.27	62,113.82	63,237.74	56,363.36	45,193.80
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
De Particulares	9,748.42	28.53%	34,173.92	32,865.93	31,987.73	31,668.58	34,193.70	35,596.12	34,841.78	36,129.27	62,113.82	63,237.74	56,363.36	45,193.80
A la Vista	11,728.29	123.53%	9,494.37	8,504.21	7,974.21	7,769.15	10,539.84	11,502.01	11,444.18	12,746.27	38,948.11	40,139.48	33,247.28	22,015.69
A Plazo	(1,467.14)	(7.70%)	19,065.88	18,850.54	18,582.51	18,588.81	18,329.05	18,805.14	18,125.27	18,125.86	18,126.65	18,126.90	18,027.15	18,128.66
De Ahorros	(512.74)	(9.13%)	5,613.67	5,511.18	5,431.02	5,310.63	5,324.80	5,288.98	5,272.33	5,257.15	5,039.06	4,971.36	5,088.93	5,049.45
De Bancos	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
A la Vista	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
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
OBLIGACIONES	0.00	0.00%	0.00	0.00	0.00	0.00	50,000.00	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	50,000.00	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00
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
OTROS PASIVOS	30,704.70	11.63%	264,089.18	251,704.06	263,760.52	253,646.71	267,930.21	261,631.90	265,489.03	264,034.02	302,256.06	314,831.08	372,298.18	486,571.03
Locales	30,707.71	11.65%	263,488.79	251,128.04	263,176.86	253,055.55	267,256.85	260,996.80	264,884.73	263,464.61	301,659.00	314,211.67	371,650.68	485,906.88
Extranjero	(3.01)	(0.50%)	600.39	576.02	583.66	591.15	673.36	635.10	604.30	569.41	597.06	619.41	647.49	664.15
PATRIMONIO	110,212.87	14.56%	757,140.11	778,766.19	800,841.22	823,000.32	841,834.08	856,005.67	874,530.59	894,585.48	915,618.98	931,669.97	944,242.96	947,186.28
Capital	0.00	0.00%	570,000.00	570,000.00	570,000.00	570,000.00	570,000.00	570,000.00	570,000.00	570,000.00	570,000.00	570,000.00	570,000.00	570,000.00
Reservas de Capital	(2,968.00)	(100.00%)	2,968.00	2,983.14	2,986.35	2,619.26	2,713.33	2,860.57	3,195.29	0.00	0.00	0.00	0.00	0.00
Otras Reservas	3,649.12	6.45%	56,598.71	56,598.71	56,598.71	56,598.71	56,598.71	56,598.71	56,598.71	59,858.58	59,906.50	59,938.58	60,145.45	60,175.08
Provisiones Dinámicas	0.00	0.00%	56,598.71	56,598.71	56,598.71	56,598.71	56,598.71	56,598.71	56,598.71	56,598.71	56,598.71	56,598.71	56,598.71	56,598.71
Otras Reservas	3,649.12	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,259.88	3,307.80	3,339.87	3,546.75	3,576.37

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	Diciembre
Oficiales	6,435,173.29
De Particulares	1,116,927.41
A la Vista	297,972.60
A Plazo	157,115.72
De Ahorros	661,839.09
De Bancos	1,008,477.31
A la Vista	502,759.31
A Plazo	505,718.00
Extranjero	43,922.34
Oficiales	0.00
De Particulares	43,922.34
A la Vista	21,222.66
A Plazo	17,598.74
De Ahorros	5,100.93
De Bancos	0.00
A la Vista	0.00
A Plazo	0.00
OBLIGACIONES	0.00
Locales	0.00
Extranjero	0.00
OTROS PASIVOS	294,793.89
Locales	294,196.51
Extranjero	597.38
PATRIMONIO	867,352.98
Capital	570,000.00
Reservas de Capital	0.00
Otras Reservas	60,247.83
Provisiones Dinámicas	56,598.71
Otras Reservas	3,649.12

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2016	2017										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Utilidad de Periodos Anteriores	74,749.19	97.99%	76,281.85	76,266.72	76,263.51	76,630.59	76,536.53	76,389.28	76,054.57	75,989.98	75,942.06	75,909.98	75,703.11	75,673.48
Utilidad de Periodo	0.00	0.00%	0.00	15,772.28	30,152.24	43,540.53	57,581.97	71,410.91	84,781.41	99,078.85	112,239.84	126,172.52	142,046.73	149,590.14
Ganancia o Perdida en Valores Disponibles para la Venta	34,782.56	67.81%	51,291.55	57,145.34	64,840.42	73,611.23	78,403.55	78,746.19	83,900.62	89,658.07	97,530.58	99,648.90	96,347.67	91,747.58
Deuda Subordinada	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	(666,142.10)	(6.39%)	10,432,789.31	10,200,864.05	10,128,534.75	9,765,318.93	9,904,730.31	10,647,018.27	10,415,868.15	10,081,401.71	9,884,778.68	10,031,003.44	9,842,209.21	9,738,857.57

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	Diciembre
Utilidad de Periodos Anteriores	151,031.04
Utilidad de Periodo	0.00
Ganancia o Perdida en Valores Disponible para la Venta	86,074.11
Deuda Subordinada	0.00
PASIVO Y PATRIMONIO	9,766,647.21