

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(778,979.48)	(27.82%)	2,799,652.02	2,450,104.46	1,960,417.09	1,868,143.96	2,604,697.13	2,554,697.98	2,074,343.93	1,660,287.39	1,846,569.80	1,330,608.02	1,561,397.28	1,884,667.01	2,020,672.54
Depositos Locales en Bancos	(138,000.00)	(61.33%)	225,000.00	179,000.00	155,000.00	166,000.00	216,500.00	193,000.00	205,000.00	184,000.00	80,000.00	112,000.00	193,000.00	284,000.00	87,000.00
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	0.00
A Plazo	(138,000.00)	(61.33%)	225,000.00	179,000.00	155,000.00	166,000.00	216,500.00	193,000.00	205,000.00	184,000.00	80,000.00	112,000.00	193,000.00	284,000.00	87,000.00
Depositos Extranjeros en Bancos	(566,213.65)	(25.04%)	2,261,251.48	1,937,518.46	1,507,695.70	1,461,331.58	2,127,950.40	2,037,685.14	1,580,216.44	1,221,564.27	1,472,573.19	886,444.47	1,072,916.07	1,287,369.14	1,695,037.83
A la Vista	(23,613.65)	(26.73%)	88,351.48	80,718.46	59,995.70	63,531.58	84,750.40	84,885.14	104,616.44	81,164.27	63,973.19	108,544.47	61,116.07	80,069.14	64,737.83
A Plazo	(542,600.00)	(24.97%)	2,172,900.00	1,856,800.00	1,447,700.00	1,397,800.00	2,043,200.00	1,952,800.00	1,475,600.00	1,140,400.00	1,408,600.00	777,900.00	1,011,800.00	1,207,300.00	1,630,300.00
Menos Provisiones	47.72	0.00%	0.00	854.36	950.53	648.42	851.82	810.32	1,042.38	803.23	850.86	728.24	816.98	913.32	47.72
Locales	47.72	0.00%	0.00	854.36	950.53	648.42	851.82	810.32	1,042.38	803.23	850.86	728.24	816.98	913.32	47.72
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
Otros	(74,718.10)	(23.84%)	313,400.54	334,440.36	298,671.92	241,460.80	261,098.55	324,823.16	290,169.87	255,526.34	294,847.47	332,891.79	296,298.19	314,211.20	238,682.43
CARTERA CREDITICIA	592,651.59	16.43%	3,606,170.50	3,591,397.51	3,622,304.58	3,781,066.28	3,848,389.63	3,885,382.24	3,907,949.34	4,163,942.50	4,319,060.31	4,334,093.31	4,377,231.15	4,671,486.27	4,198,822.09
Locales	611,584.13	16.80%	3,640,845.95	3,627,527.31	3,659,308.24	3,818,845.84	3,885,809.12	3,923,501.95	3,946,838.29	4,202,950.73	4,374,796.03	4,384,254.56	4,427,240.29	4,726,738.30	4,252,430.08
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
Menos Provisiones	18,932.54	54.60%	34,675.45	36,129.80	37,003.67	37,779.57	37,419.49	38,119.71	38,888.95	39,008.23	55,735.72	50,161.25	50,009.14	55,252.02	53,607.99
Locales	18,932.54	54.60%	34,675.45	36,129.80	37,003.67	37,779.57	37,419.49	38,119.71	38,888.95	39,008.23	55,735.72	50,161.25	50,009.14	55,252.02	53,607.99
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	(452,478.99)	(14.75%)	3,068,580.07	3,033,647.01	3,164,121.11	3,183,317.51	3,080,691.07	2,829,296.19	2,732,348.45	2,725,956.02	2,746,652.45	2,753,323.07	2,773,960.65	2,773,674.69	2,616,101.08
Locales	(408,818.15)	(20.61%)	1,983,993.45	1,924,374.99	2,015,599.99	2,047,479.74	2,017,144.42	1,745,981.13	1,580,868.62	1,571,097.95	1,614,096.00	1,620,672.36	1,648,158.49	1,676,937.31	1,575,175.30
Extranjero	(39,274.67)	(3.62%)	1,084,586.61	1,112,372.78	1,151,707.20	1,139,049.07	1,066,682.20	1,086,100.01	1,154,073.35	1,157,478.97	1,135,808.05	1,135,788.16	1,129,449.77	1,100,624.93	1,045,311.95
Menos Provisiones	4,386.16	0.00%	0.00	3,100.76	3,186.08	3,211.30	3,135.55	2,784.94	2,593.52	2,620.90	3,251.61	3,137.45	3,647.61	3,887.55	4,386.16
Locales	4,386.16	0.00%	0.00	3,100.76	3,186.08	3,211.30	3,135.55	2,784.94	2,593.52	0.00	3,251.61	3,137.45	3,647.61	3,887.55	4,386.16
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,620.90	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	39,479.64	13.51%	292,244.62	291,282.24	298,275.59	290,321.22	297,137.45	295,238.30	293,630.74	313,171.20	310,435.24	342,653.21	349,302.35	338,987.72	331,724.26
Locales	29,213.31	10.14%	288,196.09	288,410.30	295,118.29	286,724.71	293,093.70	290,862.91	281,509.09	299,475.44	296,944.34	315,846.02	335,367.48	338,532.90	317,409.40
Extranjero	10,266.33	253.58%	4,048.53	2,871.93	3,157.29	3,596.50	4,043.75	4,375.39	12,121.65	13,695.75	13,490.90	26,807.19	13,934.87	454.82	14,314.86
TOTAL DE ACTIVOS	(599,327.24)	(6.14%)	9,766,647.21	9,366,431.22	9,045,118.36	9,122,848.96	9,830,915.28	9,564,614.71	9,008,272.46	8,863,357.11	9,222,717.80	8,760,677.62	9,061,891.44	9,668,815.70	9,167,319.97
DEPOSITOS	(540,197.91)	(6.28%)	8,604,500.34	8,291,069.11	7,923,580.78	7,828,622.98	8,675,315.61	8,376,156.35	7,899,411.20	7,747,141.88	8,036,199.86	7,574,746.77	7,940,051.30	8,554,567.93	8,064,302.44
Locales	(541,006.94)	(6.32%)	8,560,578.01	8,236,938.48	7,867,468.87	7,782,946.09	8,629,244.45	8,336,147.10	7,857,728.72	7,698,626.49	7,989,613.21	7,531,243.19	7,891,600.58	8,506,901.64	8,019,571.07

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(334,127.26)	(5.19%)	6,435,173.29	6,400,053.26	5,791,826.42	6,053,424.82	6,881,998.95	6,577,641.35	6,096,456.44	5,843,864.25	5,963,097.10	5,744,868.02	6,036,837.09	6,647,460.61	6,101,046.03
De Particulares	3,887.07	0.35%	1,116,927.41	1,135,752.45	1,119,107.15	1,145,927.32	1,098,583.17	1,113,104.74	1,105,921.98	1,098,211.09	1,097,500.41	1,103,053.03	1,097,630.57	1,098,862.82	1,120,814.48
A la Vista	(11,615.00)	(3.90%)	297,972.60	336,475.64	303,918.45	289,704.64	285,454.69	296,275.05	293,585.75	293,189.85	285,743.30	284,610.41	283,928.52	288,017.19	286,357.60
A Plazo	(11,653.14)	(7.42%)	157,115.72	158,196.71	160,984.12	200,620.94	165,033.78	170,068.41	161,799.79	160,319.74	157,009.36	157,347.64	158,367.01	149,359.93	145,462.58
De Ahorros	27,155.21	4.10%	661,839.09	641,080.10	654,204.58	655,601.73	648,094.70	646,761.28	650,536.44	644,701.50	654,747.75	661,094.98	655,335.04	661,485.69	688,994.30
De Bancos	(210,766.75)	(20.90%)	1,008,477.31	701,132.76	956,535.31	583,593.95	648,662.34	645,401.02	655,350.30	756,551.15	929,015.70	683,322.14	757,132.92	760,578.21	797,710.56
A la Vista	(29,052.75)	(5.78%)	502,759.31	522,355.76	528,630.31	433,033.95	503,191.34	500,781.02	471,635.30	480,628.15	547,190.70	545,402.14	477,577.92	487,494.21	473,706.56
A Plazo	(181,714.00)	(35.93%)	505,718.00	178,777.00	427,905.00	150,560.00	145,471.00	144,620.00	183,715.00	275,923.00	381,825.00	137,920.00	279,555.00	273,084.00	324,004.00
Extranjero	809.03	1.84%	43,922.34	54,130.64	56,111.90	45,676.89	46,071.15	40,009.25	41,682.48	48,515.39	46,586.65	43,503.57	48,450.71	47,666.29	44,731.37
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	809.03	1.84%	43,922.34	54,130.64	56,111.90	45,676.89	46,071.15	40,009.25	41,682.48	48,515.39	46,586.65	43,503.57	48,450.71	47,666.29	44,731.37
A la Vista	4,329.26	20.40%	21,222.66	31,789.60	34,531.78	24,780.97	24,438.97	18,213.56	19,819.31	26,942.68	24,945.13	22,330.11	27,986.75	27,248.52	25,551.93
A Plazo	(1,472.09)	(8.36%)	17,598.74	17,338.92	16,691.29	15,979.44	16,759.62	17,132.13	17,122.83	16,704.74	16,705.59	16,391.42	16,046.54	16,079.25	16,126.65
De Ahorros	(2,048.14)	(40.15%)	5,100.93	5,002.11	4,888.83	4,916.48	4,872.56	4,663.56	4,740.35	4,867.96	4,935.93	4,782.04	4,417.43	4,338.52	3,052.79
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	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	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	0.00
OBLIGACIONES	35,000.00	0.00%	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00	0.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00
Locales	35,000.00	0.00%	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00	0.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00
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	0.00
OTROS PASIVOS	(36,599.52)	(12.42%)	294,793.89	272,036.96	307,313.71	266,519.84	312,851.59	317,489.39	277,501.59	274,407.80	312,117.73	292,579.26	303,335.55	286,336.32	258,194.37
Locales	(36,671.41)	(12.46%)	294,196.51	271,436.89	306,727.58	265,795.95	312,277.32	316,889.19	276,882.55	273,766.71	311,453.09	291,893.17	302,638.31	285,617.12	257,525.10
Extranjero	71.89	12.03%	597.38	600.08	586.13	723.88	574.28	600.20	619.04	641.09	664.64	686.09	697.25	719.19	669.27
PATRIMONIO	(57,529.82)	(6.63%)	867,352.98	803,325.14	814,223.88	827,706.15	842,748.08	870,968.98	831,359.66	841,807.43	839,400.21	858,351.59	783,504.59	792,911.46	809,823.16
Capital	80,000.00	14.04%	570,000.00	570,000.00	570,000.00	570,000.00	650,000.00	650,000.00	650,000.00	650,000.00	650,000.00	650,000.00	650,000.00	650,000.00	650,000.00
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	1,070.37	1.78%	60,247.83	60,259.12	60,250.84	60,224.95	60,279.73	60,518.27	60,984.76	61,047.31	60,016.67	60,093.35	60,323.16	60,340.89	61,318.19
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	56,598.71
Otras Reservas	1,070.37	29.33%	3,649.12	3,660.41	3,652.13	3,626.25	3,681.03	3,919.56	4,386.06	4,448.60	3,417.96	3,494.64	3,724.46	3,742.18	4,719.49

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Utilidad de Periodos Anteriores	(57,741.69)	(38.23%)	151,031.04	148,775.18	148,783.46	148,809.35	68,754.57	68,516.03	68,052.77	67,986.99	49,794.65	49,717.97	49,488.15	49,470.43	93,289.35
Utilidad de Periodo	0.00	0.00%	0.00	17,440.46	28,437.85	42,237.23	57,130.28	85,370.06	45,960.49	56,275.40	73,366.65	92,239.05	18,529.87	27,499.96	0.00
Ganancia o Perdida en Valores Disponibles para la Venta	(80,858.50)	(93.94%)	86,074.11	6,850.38	6,751.73	6,434.62	6,583.51	6,564.61	6,361.64	6,497.73	6,222.25	6,301.22	5,163.41	5,600.18	5,215.62
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	0.00
PASIVO Y PATRIMONIO	(599,327.24)	(6.14%)	9,766,647.21	9,366,431.22	9,045,118.36	9,122,848.96	9,830,915.29	9,564,614.71	9,008,272.46	8,863,357.11	9,222,717.80	8,760,677.62	9,061,891.44	9,668,815.70	9,167,319.97