

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2020		2021									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(968,987.55)	(11.37%)	8,519,585.03	9,397,420.20	9,169,525.42	8,382,920.14	8,426,617.18	8,278,851.67	8,377,753.56	7,681,180.88	7,378,122.99	7,285,350.26	6,841,415.37	7,975,850.42
Depositos Locales en Bancos	(35,000.00)	(10.29%)	340,000.00	355,000.00	355,000.00	295,000.00	295,000.00	295,000.00	295,000.00	295,500.00	295,500.00	300,500.00	330,500.00	280,000.00
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	(35,000.00)	(10.29%)	340,000.00	355,000.00	355,000.00	295,000.00	295,000.00	295,000.00	295,000.00	295,500.00	295,500.00	300,500.00	330,500.00	280,000.00
Depositos Extranjeros en Bancos	(931,538.55)	(11.83%)	7,877,624.95	8,649,770.84	8,514,452.25	7,805,195.86	7,853,757.59	7,710,529.78	7,800,720.20	7,103,343.81	6,804,480.66	6,601,999.85	6,100,282.50	7,341,565.45
A la Vista	(73,338.55)	(80.75%)	90,824.95	100,070.84	63,852.25	61,795.86	36,557.59	171,229.78	77,620.20	64,643.81	46,680.66	27,999.85	22,082.50	68,465.45
A Plazo	(858,200.00)	(11.02%)	7,786,800.00	8,549,700.00	8,450,600.00	7,743,400.00	7,817,200.00	7,539,300.00	7,723,100.00	7,038,700.00	6,757,800.00	6,574,000.00	6,078,200.00	7,273,100.00
Menos Provisiones	80.55	66.54%	121.06	148.83	156.85	153.47	171.81	219.73	256.82	244.20	225.99	239.16	200.82	231.49
Locales	80.55	66.54%	121.06	148.83	156.85	153.47	171.81	219.73	256.82	244.20	225.99	239.16	200.82	231.49
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	(2,368.45)	(0.78%)	302,081.14	392,798.19	300,230.02	282,877.76	278,031.41	273,541.63	282,290.18	282,581.27	278,368.32	383,089.57	410,833.69	354,516.47
CARTERA CREDITICIA	139,714.80	2.87%	4,871,143.88	4,856,943.96	4,850,573.54	4,851,409.15	4,852,401.31	4,867,916.44	4,891,320.88	4,898,890.39	4,878,472.72	4,918,826.21	4,898,779.13	5,186,680.02
Locales	157,331.56	3.16%	4,979,394.68	4,967,117.89	4,962,946.33	4,963,717.43	4,967,320.09	4,981,964.10	5,005,950.59	5,014,029.04	4,996,713.59	5,037,135.26	5,019,708.35	5,308,838.20
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	17,616.76	16.27%	108,250.80	110,173.93	112,372.79	112,308.28	114,918.77	114,047.66	114,629.71	115,138.65	118,240.86	118,309.05	120,929.22	122,158.18
Locales	17,616.76	16.27%	108,250.80	110,173.93	112,372.79	112,308.28	114,918.77	114,047.66	114,629.71	115,138.65	118,240.86	118,309.05	120,929.22	122,158.18
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
INVERSIONES EN VALORES	(717,660.21)	(22.96%)	3,125,225.79	3,284,566.53	2,834,709.16	2,399,252.59	1,844,352.30	1,840,875.32	2,378,577.69	2,385,356.56	2,423,973.94	2,445,893.92	2,453,815.74	2,163,677.51
Locales	(56,644.87)	(3.51%)	1,613,868.74	1,573,574.85	1,561,061.63	1,548,721.69	1,538,404.93	1,545,601.65	1,568,585.38	1,569,047.97	1,595,910.69	1,624,228.91	1,553,933.45	1,556,882.63
Extranjero	(662,437.26)	(43.70%)	1,515,995.33	1,715,623.45	1,279,744.32	857,619.88	313,052.30	302,608.94	817,785.06	824,049.37	835,456.67	829,012.88	903,192.64	610,027.83
Menos Provisiones	(1,421.92)	(30.66%)	4,638.29	4,631.77	6,096.79	7,088.98	7,104.93	7,335.27	7,792.75	7,740.78	7,393.42	7,347.87	3,310.34	3,232.95
Locales	(1,398.53)	(31.22%)	4,479.41	4,469.25	5,918.41	6,893.48	6,892.42	7,167.13	7,588.36	7,525.27	7,262.16	7,202.50	3,137.77	3,085.12
Extranjero	(23.39)	(14.72%)	158.87	162.53	178.38	195.49	212.51	168.14	204.39	215.51	131.26	145.38	172.57	147.83
OTROS ACTIVOS	(61,739.76)	(15.60%)	395,735.79	385,483.81	340,428.57	336,549.70	329,640.41	321,376.60	323,418.22	305,071.67	334,533.44	335,585.69	370,499.03	381,205.02
Locales	(61,621.53)	(15.68%)	392,989.64	382,493.25	336,892.91	333,357.76	326,698.60	318,835.39	308,107.68	302,224.28	331,372.72	332,208.38	367,259.95	379,164.91
Extranjero	(118.23)	(4.31%)	2,746.15	2,990.56	3,535.66	3,191.95	2,941.81	2,541.21	15,310.54	2,847.39	3,160.72	3,377.31	3,239.08	2,040.10
TOTAL DE ACTIVOS	(1,608,672.72)	(9.51%)	16,911,690.49	17,924,414.50	17,195,236.70	15,970,131.58	15,453,011.21	15,309,020.03	15,971,070.35	15,270,499.50	15,015,103.10	14,985,656.07	14,564,509.28	15,707,412.97
DEPOSITOS	(1,627,598.06)	(11.64%)	13,983,251.75	14,964,986.17	14,233,325.86	12,973,204.99	12,468,210.02	12,306,132.18	12,971,109.91	12,280,804.74	12,047,777.79	11,970,993.49	11,576,258.27	12,694,471.27
Locales	(1,627,754.91)	(11.66%)	13,964,844.14	14,946,573.88	14,215,219.97	12,955,069.32	12,450,031.64	12,288,806.08	12,953,753.28	12,263,470.60	12,030,019.79	11,953,042.57	11,557,815.34	12,676,269.31

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	Diciembre
ACTIVOS LIQUIDOS	7,550,597.48
Depositos Locales en Bancos	305,000.00
A la Vista	0.00
A Plazo	305,000.00
Depositos Extranjeros en Bancos	6,946,086.41
A la Vista	17,486.41
A Plazo	6,928,600.00
Menos Provisiones	201.62
Locales	201.62
Extranjero	0.00
Otros	299,712.68
CARTERA CREDITICIA	5,010,858.68
Locales	5,136,726.24
Extranjero	0.00
Menos Provisiones	125,867.55
Locales	125,867.55
Extranjero	0.00
INVERSIONES EN VALORES	2,407,565.58
Locales	1,557,223.87
Extranjero	853,558.08
Menos Provisiones	3,216.37
Locales	3,080.88
Extranjero	135.48
OTROS ACTIVOS	333,996.02
Locales	331,368.11
Extranjero	2,627.92
TOTAL DE ACTIVOS	15,303,017.76
DEPOSITOS	12,355,653.69
Locales	12,337,089.23

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	
Oficiales	(1,069,882.84)	(9.80%)	10,915,421.93	12,001,430.05	11,642,190.08	10,456,961.43	10,059,715.71	9,467,619.49	10,411,327.28	9,928,935.35	9,708,887.79	9,528,269.27	9,034,637.95	9,997,506.87	
De Particulares	40,683.37	2.84%	1,431,863.36	1,448,452.29	1,457,774.29	1,467,370.84	1,477,371.98	1,463,733.20	1,462,493.22	1,448,985.30	1,469,468.31	1,462,981.72	1,472,648.97	1,461,710.22	
A la Vista	5,641.99	2.00%	281,688.93	292,708.47	283,050.84	299,914.46	309,242.10	302,682.11	301,664.25	293,078.69	302,187.13	291,859.85	307,510.39	307,222.00	
A Plazo	24,240.91	9.82%	246,806.54	256,836.30	258,038.42	272,094.87	263,513.39	262,905.10	261,673.56	259,968.85	269,199.05	270,228.52	273,077.73	266,558.54	
De Ahorros	10,800.47	1.20%	903,367.89	898,907.52	916,685.03	895,361.52	904,616.49	898,145.98	899,155.41	895,937.76	898,082.14	900,893.35	892,060.86	887,929.68	
De Bancos	(598,555.44)	(37.00%)	1,617,558.84	1,496,691.54	1,115,255.60	1,030,737.05	912,943.94	1,357,453.39	1,079,932.77	885,549.95	851,663.69	961,791.58	1,050,528.41	1,217,052.22	
A la Vista	(246,546.44)	(22.65%)	1,088,380.84	984,001.54	1,009,806.60	881,662.05	804,479.94	1,263,410.39	951,929.77	756,198.95	692,692.69	802,018.58	693,956.41	848,254.22	
A Plazo	(352,009.00)	(66.52%)	529,178.00	512,690.00	105,449.00	149,075.00	108,464.00	94,043.00	128,003.00	129,351.00	158,971.00	159,773.00	356,572.00	368,798.00	
Extranjero	156.84	0.85%	18,407.62	18,412.29	18,105.89	18,135.67	18,178.39	17,326.10	17,356.64	17,334.14	17,757.99	17,950.92	18,442.94	18,201.96	
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	52.29	0.00	0.00	0.00	0.00	0.00	0.00	
De Particulares	156.84	0.85%	18,407.62	18,412.29	18,105.89	18,135.67	18,178.39	17,273.81	17,356.64	17,334.14	17,757.99	17,950.92	18,442.94	18,201.96	
A la Vista	(2.63)	(0.61%)	433.92	409.88	332.10	243.74	218.31	189.51	278.56	222.59	206.75	323.54	788.14	471.27	
A Plazo	(600.09)	(3.80%)	15,785.59	15,785.74	15,418.99	15,541.16	15,541.20	14,733.26	14,733.83	14,786.39	14,787.01	14,790.60	14,717.71	14,684.87	
De Ahorros	759.56	34.71%	2,188.11	2,216.67	2,354.80	2,350.77	2,418.88	2,351.04	2,344.25	2,325.16	2,764.23	2,836.78	2,937.09	3,045.82	
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	(36,623.24)	(2.13%)	1,721,236.00	1,715,736.00	1,715,736.00	1,715,736.00	1,715,736.00	1,715,736.00	1,715,736.00	1,682,507.25	1,682,933.86	1,683,346.70	1,683,773.31	1,684,186.16	
Locales	0.00	0.00%	205,736.00	205,736.00	205,736.00	205,736.00	715,736.00	715,736.00	205,736.00	205,736.00	205,736.00	205,736.00	205,736.00	205,736.00	
Extranjero	(36,623.24)	(2.42%)	1,515,500.00	1,510,000.00	1,510,000.00	1,510,000.00	1,000,000.00	1,000,000.00	1,510,000.00	1,476,771.25	1,477,197.86	1,477,610.70	1,478,037.31	1,478,450.16	
OTROS PASIVOS	(7,484.18)	(3.05%)	244,985.61	272,096.07	273,447.52	299,518.10	279,612.78	286,038.76	264,200.43	277,991.33	234,804.57	272,228.56	238,890.13	257,432.77	
Locales	(6,405.87)	(2.78%)	230,459.62	255,466.77	267,506.40	291,571.40	269,601.32	280,275.17	229,784.97	263,346.42	232,097.51	270,707.12	230,808.07	253,366.16	
Extranjero	(1,078.31)	(7.42%)	14,525.99	16,629.29	5,941.13	7,946.70	10,011.47	5,763.60	34,415.47	14,644.91	2,707.06	1,521.44	8,082.06	4,066.61	
PATRIMONIO	63,032.76	6.55%	962,217.13	971,596.26	972,727.31	981,672.50	989,452.40	1,001,113.08	1,020,024.01	1,029,196.17	1,049,586.88	1,059,087.32	1,065,587.56	1,071,322.78	
Capital	0.00	0.00%	750,000.00	750,000.00	750,000.00	750,000.00	750,000.00	750,000.00	750,000.00	750,000.00	750,000.00	750,000.00	750,000.00	750,000.00	
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	
Otras Reservas	183.46	0.32%	57,836.40	57,909.84	57,895.83	57,925.15	57,896.89	57,823.59	57,983.33	58,061.97	57,898.92	57,509.67	57,725.45	57,894.76	
Provisiones Dinámicas	0.00	0.00%	56,928.98	56,928.98	56,928.98	56,928.98	56,928.98	56,928.98	56,928.98	56,928.98	56,928.98	56,928.98	56,928.98	56,928.98	
Otras Reservas	183.46	20.22%	907.42	980.86	966.85	996.17	967.91	894.60	1,054.34	1,132.98	969.93	580.68	796.46	965.77	

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	Diciembre
Oficiales	9,845,539.09
De Particulares	1,472,546.73
A la Vista	287,330.92
A Plazo	271,047.45
De Ahorros	914,168.36
De Bancos	1,019,003.40
A la Vista	841,834.40
A Plazo	177,169.00
Extranjero	18,564.46
Oficiales	0.00
De Particulares	18,564.46
A la Vista	431.28
A Plazo	15,185.50
De Ahorros	2,947.67
De Bancos	0.00
A la Vista	0.00
A Plazo	0.00
OBLIGACIONES	1,684,612.76
Locales	205,736.00
Extranjero	1,478,876.76
OTROS PASIVOS	237,501.42
Locales	224,053.75
Extranjero	13,447.67
PATRIMONIO	1,025,249.89
Capital	750,000.00
Reservas de Capital	0.00
Otras Reservas	58,019.86
Provisiones Dinámicas	56,928.98
Otras Reservas	1,090.87

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Utilidad de Periodos Anteriores	62,398.72	42.62%	146,405.07	146,331.62	140,975.53	140,946.20	140,974.47	141,047.77	140,888.03	140,809.39	140,972.44	141,361.69	141,145.91	140,976.60
Utilidad de Periodo	0.00	0.00%	0.00	9,831.61	15,921.60	24,860.23	32,106.09	43,985.10	62,603.97	71,316.91	92,054.07	101,545.50	108,210.76	114,598.60
Ganancia o Perdida en Valores Disponibles para la Venta	450.58	5.65%	7,975.66	7,523.18	7,934.35	7,940.91	8,474.96	8,256.62	8,548.69	9,007.90	8,661.46	8,670.46	8,505.45	7,852.82
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	(1,608,672.72)	(9.51%)	16,911,690.49	17,924,414.50	17,195,236.70	15,970,131.58	15,453,011.21	15,309,020.03	15,971,070.35	15,270,499.50	15,015,103.10	14,985,656.07	14,564,509.28	15,707,412.97

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	Diciembre
Utilidad de Periodos Anteriores	208,803.79
Utilidad de Periodo	0.00
Ganancia o Perdida en Valores Disponible para la Venta	8,426.24
Deuda Subordinada	0.00
PASIVO Y PATRIMONIO	15,303,017.76