

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2021		2022									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(2,948,017.12)	(39.04%)	7,550,597.48	9,276,664.11	8,657,975.59	7,854,329.33	8,181,059.99	7,490,609.14	7,122,451.15	6,493,091.65	5,573,724.55	4,788,950.61	4,717,417.84	5,888,221.21
Depositos Locales en Bancos	0.00	0.00%	305,000.00	290,000.00	290,000.00	325,000.00	305,000.00	300,000.00	305,000.00	335,000.00	305,000.00	300,000.00	305,000.00	305,000.00
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	0.00	0.00%	305,000.00	290,000.00	290,000.00	325,000.00	305,000.00	300,000.00	305,000.00	335,000.00	305,000.00	300,000.00	305,000.00	305,000.00
Depositos Extranjeros en Bancos	(3,059,324.84)	(44.04%)	6,946,086.41	8,678,988.30	8,032,372.88	7,223,188.06	7,535,534.15	6,861,103.85	6,464,011.71	5,837,371.82	4,933,901.60	4,111,367.55	4,094,650.64	5,221,989.77
A la Vista	89,575.16	512.26%	17,486.41	102,688.30	261,972.88	115,188.06	54,334.15	60,403.85	62,711.71	37,371.82	92,001.60	63,667.55	63,850.64	107,989.77
A Plazo	(3,148,900.00)	(45.45%)	6,928,600.00	8,576,300.00	7,770,400.00	7,108,000.00	7,481,200.00	6,800,700.00	6,401,300.00	5,800,000.00	4,841,900.00	4,047,700.00	4,030,800.00	5,114,000.00
Menos Provisiones	(165.18)	(81.93%)	201.62	213.41	175.39	53.35	22.46	32.10	34.89	26.90	48.36	39.14	16.54	51.76
Locales	(165.18)	(81.93%)	201.62	213.41	175.39	53.35	22.46	32.10	34.89	26.90	48.36	39.14	16.54	51.76
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	111,142.54	37.08%	299,712.68	307,889.22	335,778.10	306,194.63	340,548.30	329,537.38	353,474.33	320,746.74	334,871.31	377,622.20	317,783.74	361,283.19
CARTERA CREDITICIA	774,333.40	15.45%	5,010,858.68	5,058,378.19	5,084,709.62	5,146,284.06	5,241,071.55	5,304,519.90	5,423,198.86	5,317,976.01	5,399,283.70	5,992,616.35	6,069,406.12	6,115,552.44
Locales	788,274.88	15.35%	5,136,726.24	5,186,375.87	5,214,444.08	5,277,892.26	5,374,352.54	5,437,967.28	5,557,438.63	5,452,912.49	5,535,625.35	6,131,360.39	6,209,803.03	6,256,330.35
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	13,941.48	11.08%	125,867.55	127,997.68	129,734.45	131,608.20	133,280.99	133,447.39	134,239.77	134,936.48	136,341.65	138,744.04	140,396.91	140,777.91
Locales	13,941.48	11.08%	125,867.55	127,997.68	129,734.45	131,608.20	133,280.99	133,447.39	134,239.77	134,936.48	136,341.65	138,744.04	140,396.91	140,777.91
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	1,179,618.30	49.00%	2,407,565.58	2,682,038.90	3,020,038.53	3,069,827.36	2,486,769.53	2,697,478.84	2,997,354.36	2,838,119.04	2,913,172.10	2,978,397.92	2,596,649.00	3,236,849.70
Locales	53,229.91	3.42%	1,557,223.87	1,629,361.70	1,635,842.38	1,638,109.82	1,645,084.19	1,644,098.97	1,634,884.89	1,716,102.82	1,700,012.90	1,693,535.69	1,565,240.15	1,614,836.53
Extranjero	1,128,743.91	132.24%	853,558.08	1,056,002.12	1,387,076.33	1,434,540.69	844,516.06	1,058,329.43	1,367,411.12	1,127,182.74	1,218,437.60	1,290,345.61	1,036,310.22	1,627,754.04
Menos Provisiones	2,355.53	73.24%	3,216.37	3,324.92	2,880.18	2,823.15	2,830.72	4,949.56	4,941.65	5,166.51	5,278.40	5,483.38	4,901.37	5,740.87
Locales	2,300.40	74.67%	3,080.88	3,170.02	2,719.65	2,666.68	2,658.51	4,779.62	4,771.21	5,016.60	5,100.45	5,302.65	4,717.91	5,537.04
Extranjero	55.12	40.69%	135.48	154.90	160.53	156.46	172.20	169.94	170.44	149.91	177.95	180.73	183.45	203.83
OTROS ACTIVOS	289,379.12	86.64%	333,996.02	333,291.93	300,094.48	328,855.46	305,767.25	331,837.45	305,030.69	345,113.20	422,530.91	516,898.76	619,273.94	664,385.24
Locales	278,106.20	83.93%	331,368.11	330,453.65	296,642.97	324,531.90	301,881.24	327,482.25	299,556.59	340,587.85	415,204.52	510,296.44	612,231.67	655,109.54
Extranjero	11,272.92	428.97%	2,627.92	2,838.28	3,451.51	4,323.56	3,886.01	4,355.21	5,474.10	4,525.35	7,326.40	6,602.31	7,042.26	9,275.70
TOTAL DE ACTIVOS	(704,686.31)	(4.60%)	15,303,017.76	17,350,373.14	17,062,818.22	16,399,296.21	16,214,668.33	15,824,445.33	15,848,035.06	14,994,299.91	14,308,711.26	14,276,863.63	14,002,746.89	15,905,008.59
DEPOSITOS	(689,943.08)	(5.58%)	12,355,653.69	14,362,464.46	14,064,707.50	13,420,418.00	13,197,290.55	12,820,612.43	12,795,244.26	12,057,700.04	11,415,342.80	11,334,371.77	11,040,994.75	12,933,016.23
Locales	(690,000.37)	(5.59%)	12,337,089.23	14,344,629.10	14,046,899.71	13,402,829.55	13,179,738.74	12,803,133.87	12,777,650.79	12,039,567.69	11,396,569.75	11,315,764.66	11,022,332.21	12,914,724.03

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

	Diciembre
ACTIVOS LIQUIDOS	4,602,580.35
Depositos Locales en Bancos	305,000.00
A la Vista	0.00
A Plazo	305,000.00
Depositos Extranjeros en Bancos	3,886,761.57
A la Vista	107,061.57
A Plazo	3,779,700.00
Menos Provisiones	36.44
Locales	36.44
Extranjero	0.00
Otros	410,855.23
CARTERA CREDITICIA	5,785,192.08
Locales	5,925,001.12
Extranjero	0.00
Menos Provisiones	139,809.04
Locales	139,809.04
Extranjero	0.00
INVERSIONES EN VALORES	3,587,183.88
Locales	1,610,453.78
Extranjero	1,982,301.99
Menos Provisiones	5,571.89
Locales	5,381.29
Extranjero	190.61
OTROS ACTIVOS	623,375.14
Locales	609,474.30
Extranjero	13,900.84
TOTAL DE ACTIVOS	14,598,331.45
DEPOSITOS	11,665,710.61
Locales	11,647,088.86

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	(865,614.40)	(8.79%)	9,845,539.09	11,973,794.41	11,551,508.44	10,956,459.72	10,643,494.17	10,250,469.64	10,159,337.85	9,508,938.55	8,709,997.29	8,718,930.83	8,249,163.63	10,045,628.81
De Particulares	70,664.96	4.80%	1,472,546.73	1,457,647.84	1,500,229.27	1,480,865.18	1,487,202.55	1,471,200.38	1,471,377.82	1,494,541.13	1,488,812.46	1,502,881.45	1,494,149.04	1,495,249.66
A la Vista	28,957.07	10.08%	287,330.92	295,241.57	300,670.31	304,773.88	306,207.97	289,728.88	281,885.13	291,539.63	281,751.36	286,717.76	301,396.84	296,367.68
A Plazo	(3,340.40)	(1.23%)	271,047.45	267,646.78	274,277.92	271,999.25	271,408.21	275,818.32	276,292.49	285,466.33	281,212.90	283,735.91	274,834.06	269,645.80
De Ahorros	45,048.29	4.93%	914,168.36	894,759.49	925,281.03	904,092.05	909,586.37	905,653.18	913,200.20	917,535.17	925,848.21	932,427.78	917,918.14	929,236.18
De Bancos	104,949.06	10.30%	1,019,003.40	913,186.85	995,162.00	965,504.65	1,049,042.03	1,081,463.85	1,146,935.11	1,036,088.01	1,197,760.00	1,093,952.38	1,279,019.53	1,373,845.56
A la Vista	63,458.06	7.54%	841,834.40	687,615.85	766,860.00	740,604.65	750,267.03	764,588.85	862,035.11	760,918.01	892,410.00	771,732.38	945,054.53	1,014,175.56
A Plazo	41,491.00	23.42%	177,169.00	225,571.00	228,302.00	224,900.00	298,775.00	316,875.00	284,900.00	275,170.00	305,350.00	322,220.00	333,965.00	359,670.00
Extranjero	57.29	0.31%	18,564.46	17,835.36	17,807.79	17,588.45	17,551.81	17,478.56	17,593.47	18,132.35	18,773.05	18,607.11	18,662.54	18,292.20
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	57.29	0.31%	18,564.46	17,835.36	17,807.79	17,588.45	17,551.81	17,478.56	17,593.47	18,132.35	18,773.05	18,607.11	18,662.54	18,292.20
A la Vista	(86.12)	(19.97%)	431.28	456.19	420.65	387.44	353.00	291.05	314.28	283.00	305.61	404.76	481.66	312.17
A Plazo	347.96	2.29%	15,185.50	14,646.79	14,647.11	14,651.33	14,651.43	14,653.60	14,662.14	15,231.34	15,604.02	15,506.41	15,506.50	15,306.70
De Ahorros	(204.54)	(6.94%)	2,947.67	2,732.38	2,740.03	2,549.67	2,547.38	2,533.91	2,617.06	2,618.02	2,863.42	2,695.94	2,674.38	2,673.33
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	(162,798.36)	(9.66%)	1,684,612.76	1,685,039.37	1,685,424.69	1,686,700.63	1,687,282.00	1,687,540.09	1,687,952.93	1,543,139.19	1,510,316.83	1,511,203.13	1,511,478.37	1,515,002.46
Locales	10,891.37	5.29%	205,736.00	205,736.00	205,736.00	206,585.33	206,753.86	206,585.33	206,585.33	206,961.49	206,514.55	207,060.33	206,983.71	210,167.29
Extranjero	(173,689.73)	(11.74%)	1,478,876.76	1,479,303.37	1,479,688.69	1,480,115.30	1,480,528.15	1,480,954.76	1,481,367.60	1,336,177.70	1,303,802.29	1,304,142.80	1,304,494.66	1,304,835.17
OTROS PASIVOS	31,793.03	13.39%	237,501.42	267,427.02	275,677.76	242,955.88	268,813.58	243,178.71	274,138.14	280,964.70	248,031.13	278,718.65	276,858.58	264,701.48
Locales	31,976.37	14.27%	224,053.75	266,861.23	272,852.92	237,373.42	260,552.93	232,141.91	260,421.44	265,847.10	245,113.50	273,377.61	268,991.80	254,394.96
Extranjero	(183.34)	(1.36%)	13,447.67	565.78	2,824.84	5,582.46	8,260.66	11,036.80	13,716.70	15,117.60	2,917.63	5,341.04	7,866.78	10,306.52
PATRIMONIO	116,262.10	11.34%	1,025,249.89	1,035,442.29	1,037,008.27	1,049,221.70	1,061,282.19	1,073,114.11	1,090,699.73	1,112,495.98	1,135,020.50	1,152,570.09	1,173,415.19	1,192,288.42
Capital	100,000.00	13.33%	750,000.00	750,000.00	750,000.00	750,000.00	850,000.00	850,000.00	850,000.00	850,000.00	850,000.00	850,000.00	850,000.00	850,000.00
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	6,493.77	11.19%	58,019.86	58,152.68	58,152.68	58,140.08	58,177.81	58,170.47	58,219.74	58,210.14	58,214.38	58,226.88	58,402.52	58,430.53
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	6,493.77	595.28%	1,090.87	1,223.69	1,223.69	1,211.10	1,248.83	1,241.48	1,290.75	1,281.16	1,285.39	1,297.90	1,473.54	1,501.54

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	Diciembre
Oficiales	8,979,924.69
De Particulares	1,543,211.70
A la Vista	316,287.99
A Plazo	267,707.05
De Ahorros	959,216.66
De Bancos	1,123,952.47
A la Vista	905,292.47
A Plazo	218,660.00
Extranjero	18,621.76
Oficiales	0.00
De Particulares	18,621.76
A la Vista	345.16
A Plazo	15,533.46
De Ahorros	2,743.13
De Bancos	0.00
A la Vista	0.00
A Plazo	0.00
OBLIGACIONES	1,521,814.40
Locales	216,627.37
Extranjero	1,305,187.03
OTROS PASIVOS	269,294.45
Locales	256,030.12
Extranjero	13,264.34
PATRIMONIO	1,141,511.99
Capital	850,000.00
Reservas de Capital	0.00
Otras Reservas	64,513.63
Provisiones Dinámicas	56,928.98
Otras Reservas	7,584.64

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Utilidad de Periodos Anteriores	10,059.71	4.82%	208,803.79	208,661.52	201,761.11	201,773.72	101,736.17	101,743.56	101,694.50	101,703.88	101,699.64	101,687.77	101,511.73	101,483.66
Utilidad de Periodo	0.00	0.00%	0.00	10,066.83	18,858.82	30,854.25	43,150.08	55,195.02	73,271.09	94,675.22	117,413.82	135,594.08	155,399.74	174,195.56
Ganancia o Perdida en Valores Disponibles para la Venta	(291.37)	(3.46%)	8,426.24	8,561.27	8,235.67	8,453.65	8,218.13	8,005.06	7,514.41	7,906.74	7,692.66	7,061.35	8,101.20	8,178.68
PASIVO Y PATRIMONIO	(704,686.31)	(4.60%)	15,303,017.76	17,350,373.14	17,062,818.22	16,399,296.21	16,214,668.33	15,824,445.33	15,848,035.06	14,994,299.91	14,308,711.26	14,276,863.63	14,002,746.89	15,905,008.59

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	Diciembre
Utilidad de Periodos Anteriores	218,863.50
Utilidad de Periodo	0.00
Ganancia o Perdida en Valores Disponible para la Venta	8,134.86
PASIVO Y PATRIMONIO	14,598,331.45