

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2022		2023									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(547,614.52)	(11.90%)	4,602,580.35	4,002,393.37	3,262,022.87	4,010,786.42	4,129,497.77	4,005,554.60	3,746,853.57	3,692,065.33	3,220,366.96	2,898,006.16	3,162,255.72	4,329,477.37
Depositos Locales en Bancos	(45,000.00)	(14.75%)	305,000.00	295,000.00	290,000.00	275,000.00	255,000.00	255,000.00	190,000.00	145,000.00	185,000.00	155,000.00	150,000.00	215,000.00
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	(45,000.00)	(14.75%)	305,000.00	295,000.00	290,000.00	275,000.00	255,000.00	255,000.00	190,000.00	145,000.00	185,000.00	155,000.00	150,000.00	215,000.00
Depositos Extranjeros en Bancos	(415,768.67)	(10.70%)	3,886,761.57	3,314,842.21	2,641,807.59	3,345,224.60	3,504,803.22	3,431,224.64	3,221,251.66	3,220,655.42	2,741,905.54	2,438,445.55	2,723,847.02	3,824,230.42
A la Vista	(56,068.67)	(52.37%)	107,061.57	78,642.21	147,207.59	61,624.60	58,103.22	57,324.64	67,451.66	58,055.42	106,605.54	153,245.55	116,147.02	160,330.42
A Plazo	(359,700.00)	(9.52%)	3,779,700.00	3,236,200.00	2,494,600.00	3,283,600.00	3,446,700.00	3,373,900.00	3,153,800.00	3,162,600.00	2,635,300.00	2,285,200.00	2,607,700.00	3,663,900.00
Menos Provisiones	(16.56)	(45.43%)	36.44	36.60	26.11	48.50	46.22	27.13	20.35	11.79	19.93	13.79	20.07	32.29
Locales	(16.56)	(45.43%)	36.44	36.60	26.11	48.50	46.22	27.13	20.35	0.00	19.93	13.79	20.07	32.29
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.79	0.00	0.00	0.00	0.00
Otros	(86,862.40)	(21.14%)	410,855.23	392,587.76	330,241.38	390,610.32	369,740.77	319,357.09	335,622.27	326,421.70	293,481.34	304,574.40	288,428.77	290,279.23
CARTERA CREDITICIA	515,486.66	8.91%	5,785,192.08	5,815,652.93	5,810,578.57	5,811,045.54	5,766,297.93	5,735,984.24	6,353,190.97	6,360,171.87	6,485,163.12	6,504,164.12	6,600,144.02	6,728,303.32
Locales	520,497.24	8.78%	5,925,001.12	5,957,759.38	5,954,029.02	5,956,493.45	5,913,514.04	5,885,315.46	6,502,422.97	6,511,906.91	6,637,008.84	6,656,591.93	6,752,950.89	6,866,390.44
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	5,010.57	3.58%	139,809.04	142,106.45	143,450.44	145,447.91	147,216.10	149,331.22	149,232.00	151,735.05	151,845.72	152,427.81	152,806.87	138,087.12
Locales	5,010.57	3.58%	139,809.04	142,106.45	143,450.44	145,447.91	147,216.10	149,331.22	149,232.00	151,735.05	151,845.72	152,427.81	152,806.87	138,087.12
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	686,645.86	19.14%	3,587,183.88	4,066,922.85	4,225,276.48	4,167,022.59	3,613,365.05	3,744,730.62	3,457,530.97	3,436,438.89	3,475,672.68	3,186,894.84	3,654,400.08	4,146,187.78
Locales	243,856.90	15.14%	1,610,453.78	1,618,957.96	1,570,473.82	1,631,752.28	1,628,120.68	1,634,032.67	1,619,061.86	1,711,958.77	1,746,884.66	1,744,354.30	1,842,140.11	1,835,180.19
Extranjero	443,550.96	22.38%	1,982,301.99	2,455,242.95	2,661,968.32	2,542,476.74	1,991,192.56	2,116,739.02	1,844,168.05	1,730,138.92	1,735,395.25	1,448,884.34	1,818,503.31	2,317,112.16
Menos Provisiones	762.01	13.68%	5,571.89	7,278.06	7,165.66	7,206.43	5,948.19	6,041.07	5,698.95	5,658.80	6,607.23	6,343.80	6,243.34	6,104.57
Locales	764.96	14.22%	5,381.29	7,047.63	6,893.68	6,953.19	5,762.00	5,867.71	5,508.57	5,476.14	6,435.65	6,180.39	6,055.63	5,910.24
Extranjero	(2.96)	(1.55%)	190.61	230.43	271.98	253.24	186.19	173.36	190.38	182.66	171.58	163.41	187.72	194.33
OTROS ACTIVOS	45,034.99	7.22%	623,375.14	618,725.30	624,712.84	640,866.06	664,808.00	637,595.94	580,108.25	589,365.77	599,728.68	597,726.65	652,416.40	647,141.76
Locales	41,009.93	6.73%	609,474.30	604,208.70	612,946.51	625,317.45	642,490.23	613,892.76	561,918.01	567,918.98	580,426.17	578,980.43	639,096.01	634,791.46
Extranjero	4,025.05	28.96%	13,900.84	14,516.61	11,766.33	15,548.61	22,317.77	23,703.18	18,190.24	21,446.79	19,302.51	18,746.22	13,320.39	12,350.30
TOTAL DE ACTIVOS	699,552.99	4.79%	14,598,331.45	14,503,694.46	13,922,590.77	14,629,720.61	14,173,968.75	14,123,865.41	14,137,683.76	14,078,041.85	13,780,931.43	13,186,791.76	14,069,216.21	15,851,110.23
DEPOSITOS	576,279.57	4.94%	11,665,710.61	11,563,541.75	11,021,943.50	11,716,974.46	11,139,421.89	11,054,840.99	11,042,250.69	10,974,958.07	10,756,220.32	10,000,988.53	10,990,534.73	12,724,001.82
Locales	577,212.94	4.96%	11,647,088.86	11,544,767.93	11,003,405.13	11,698,271.00	11,121,209.59	11,037,025.61	11,024,991.71	10,957,664.43	10,739,079.19	9,983,296.18	10,972,794.31	12,706,294.09

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
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(En Miles de Balboas)

	Diciembre
ACTIVOS LIQUIDOS	4,054,965.84
Depositos Locales en Bancos	260,000.00
A la Vista	0.00
A Plazo	260,000.00
Depositos Extranjeros en Bancos	3,470,992.90
A la Vista	50,992.90
A Plazo	3,420,000.00
Menos Provisiones	19.88
Locales	19.88
Extranjero	0.00
Otros	323,992.82
CARTERA CREDITICIA	6,300,678.74
Locales	6,445,498.36
Extranjero	0.00
Menos Provisiones	144,819.61
Locales	144,819.61
Extranjero	0.00
INVERSIONES EN VALORES	4,273,829.73
Locales	1,854,310.68
Extranjero	2,425,852.95
Menos Provisiones	6,333.90
Locales	6,146.25
Extranjero	187.65
OTROS ACTIVOS	668,410.13
Locales	650,484.24
Extranjero	17,925.89
TOTAL DE ACTIVOS	15,297,884.44
DEPOSITOS	12,241,990.18
Locales	12,224,301.80

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	523,743.56	5.83%	8,979,924.69	9,015,075.33	8,479,068.77	9,035,818.09	8,565,750.34	8,464,882.95	8,423,616.19	8,324,103.47	8,069,447.84	7,534,001.14	8,410,669.33	10,189,076.04
De Particulares	(64,721.89)	(4.19%)	1,543,211.70	1,497,446.04	1,502,130.42	1,512,110.71	1,522,071.50	1,470,167.78	1,428,661.24	1,417,675.78	1,496,594.21	1,415,563.81	1,432,794.56	1,440,303.35
A la Vista	(62,741.31)	(19.84%)	316,287.99	281,493.68	284,334.39	281,515.54	283,818.53	269,228.92	255,942.65	258,527.57	296,023.12	232,076.77	242,658.99	237,483.35
A Plazo	(44,842.74)	(16.75%)	267,707.05	269,406.55	260,417.42	283,815.75	284,231.49	256,851.32	230,915.25	229,499.00	250,522.65	232,320.78	236,260.96	229,057.59
De Ahorros	42,862.16	4.47%	959,216.66	946,545.81	957,378.61	946,779.42	954,021.48	944,087.54	941,803.34	929,649.21	950,048.44	951,166.26	953,874.61	973,762.41
De Bancos	118,191.27	10.52%	1,123,952.47	1,032,246.56	1,022,205.93	1,150,342.19	1,033,387.75	1,101,974.88	1,172,714.28	1,215,885.19	1,173,037.14	1,033,731.23	1,129,330.41	1,076,914.70
A la Vista	184,021.96	20.33%	905,292.47	868,076.56	879,016.93	976,572.19	895,892.75	896,649.88	886,114.28	855,815.19	813,667.14	934,941.23	1,046,174.74	974,147.35
A Plazo	(65,830.69)	(30.11%)	218,660.00	164,170.00	143,189.00	173,770.00	137,495.00	205,325.00	286,600.00	360,070.00	359,370.00	98,790.00	83,155.67	102,767.35
Extranjero	(933.37)	(5.01%)	18,621.76	18,773.82	18,538.37	18,703.47	18,212.29	17,815.38	17,258.98	17,293.64	17,141.13	17,692.35	17,740.42	17,707.73
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	(933.37)	(5.01%)	18,621.76	18,773.82	18,538.37	18,703.47	18,212.29	17,815.38	17,258.98	17,293.64	17,141.13	17,692.35	17,740.42	17,707.73
A la Vista	(80.69)	(23.38%)	345.16	336.93	253.75	241.17	235.47	345.93	238.84	301.07	267.84	337.31	394.15	374.85
A Plazo	(1,316.54)	(8.48%)	15,533.46	15,563.62	15,204.12	15,217.99	14,873.37	14,433.42	13,995.30	13,995.79	13,997.53	14,151.99	14,152.36	14,158.53
De Ahorros	463.86	16.91%	2,743.13	2,873.27	3,080.50	3,244.31	3,103.46	3,036.02	3,024.84	2,996.79	2,875.76	3,203.05	3,193.91	3,174.35
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	(71,938.03)	(4.73%)	1,521,814.40	1,516,471.34	1,484,136.57	1,483,598.69	1,484,729.93	1,481,263.20	1,484,515.44	1,480,602.04	1,452,242.93	1,448,567.14	1,448,919.00	1,449,524.51
Locales	(10,626.37)	(4.91%)	216,627.37	210,932.45	211,007.13	210,117.39	210,908.12	207,089.54	210,001.26	205,736.00	209,752.30	205,736.00	205,736.00	206,001.00
Extranjero	(61,311.66)	(4.70%)	1,305,187.03	1,305,538.89	1,273,129.43	1,273,481.29	1,273,821.81	1,274,173.67	1,274,514.18	1,274,866.04	1,242,490.63	1,242,831.14	1,243,183.00	1,243,523.51
OTROS PASIVOS	26,479.78	9.83%	269,294.45	264,439.09	241,750.49	233,812.30	326,885.32	340,734.74	338,184.27	326,307.28	250,276.24	384,397.14	258,166.62	270,817.71
Locales	26,364.80	10.30%	256,030.12	249,173.54	238,775.23	228,376.50	319,052.87	330,439.48	325,526.09	311,167.10	247,003.02	378,760.90	250,075.00	262,707.86
Extranjero	114.98	0.87%	13,264.34	15,265.55	2,975.26	5,435.80	7,832.45	10,295.26	12,658.18	15,140.18	3,273.23	5,636.23	8,091.62	8,109.85
PATRIMONIO	168,731.67	14.78%	1,141,511.99	1,159,242.27	1,174,760.21	1,195,335.15	1,222,931.62	1,247,026.48	1,272,733.35	1,296,174.45	1,322,191.93	1,352,838.96	1,371,595.86	1,406,766.19
Capital	150,000.00	17.65%	850,000.00	850,000.00	850,000.00	850,000.00	850,000.00	850,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
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	22,613.05	35.05%	64,513.63	64,690.60	64,700.21	64,713.43	64,705.38	64,733.23	68,726.27	69,944.13	69,884.45	75,955.06	75,181.64	75,394.50
Provisiones Dinámicas	22,882.13	40.19%	56,928.98	56,928.98	56,928.98	56,928.98	56,928.98	56,928.98	61,097.74	62,404.64	62,404.64	68,450.88	68,450.88	68,450.88
Otras Reservas	(269.08)	(3.55%)	7,584.64	7,761.62	7,771.23	7,784.45	7,776.40	7,804.25	7,628.54	7,539.49	7,479.81	7,504.18	6,730.76	6,943.62

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(En Miles de Balboas)

	Diciembre
Oficiales	9,503,668.25
De Particulares	1,478,489.80
A la Vista	253,546.68
A Plazo	222,864.31
De Ahorros	1,002,078.82
De Bancos	1,242,143.74
A la Vista	1,089,314.43
A Plazo	152,829.31
Extranjero	17,688.38
Oficiales	0.00
De Particulares	17,688.38
A la Vista	264.47
A Plazo	14,216.92
De Ahorros	3,206.99
De Bancos	0.00
A la Vista	0.00
A Plazo	0.00
OBLIGACIONES	1,449,876.38
Locales	206,001.00
Extranjero	1,243,875.38
OTROS PASIVOS	295,774.23
Locales	282,394.92
Extranjero	13,379.31
PATRIMONIO	1,310,243.66
Capital	1,000,000.00
Reservas de Capital	0.00
Otras Reservas	87,126.68
Provisiones Dinámicas	79,811.11
Otras Reservas	7,315.57

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Utilidad de Periodos Anteriores	(19,497.58)	(8.91%)	218,863.50	208,686.34	198,803.24	198,790.66	198,798.68	48,770.65	44,777.21	43,559.18	43,618.72	37,501.78	38,275.69	38,042.98
Utilidad de Periodo	0.00	0.00%	0.00	27,089.21	52,719.37	73,309.27	100,574.20	124,740.74	149,696.23	172,991.35	198,624.09	218,081.35	236,904.44	270,733.02
Ganancia o Perdida en Valores Disponibles para la Venta	15,616.20	191.97%	8,134.86	8,776.12	8,537.38	8,521.80	8,853.37	8,781.86	9,533.65	9,679.79	10,064.68	21,300.77	21,234.08	22,595.69
PASIVO Y PATRIMONIO	699,552.99	4.79%	14,598,331.45	14,503,694.46	13,922,590.77	14,629,720.61	14,173,968.75	14,123,865.41	14,137,683.76	14,078,041.85	13,780,931.43	13,186,791.76	14,069,216.21	15,851,110.23

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	Diciembre
Utilidad de Periodos Anteriores	199,365.92
Utilidad de Periodo	0.00
Ganancia o Perdida en Valores Disponible para la Venta	23,751.07
PASIVO Y PATRIMONIO	15,297,884.44