

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023		2024									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	180,731.78	4.46%	4,054,965.84	3,437,983.29	5,913,962.51	4,362,349.50	3,805,272.20	3,872,643.82	3,416,009.79	3,136,968.67	3,203,388.74	3,666,257.43	4,525,997.86	4,221,269.60
Depositos Locales en Bancos	(60,000.00)	(23.08%)	260,000.00	275,000.00	260,000.00	120,000.00	120,000.00	205,000.00	260,000.00	170,000.00	150,000.00	220,000.00	245,000.00	235,000.00
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	(60,000.00)	(23.08%)	260,000.00	275,000.00	260,000.00	120,000.00	120,000.00	205,000.00	260,000.00	170,000.00	150,000.00	220,000.00	245,000.00	235,000.00
Depositos Extranjeros en Bancos	286,858.28	8.26%	3,470,992.90	2,811,961.03	5,344,210.23	4,004,189.49	3,435,533.14	3,326,537.47	2,825,670.44	2,635,243.45	2,746,057.12	3,128,252.91	3,933,917.34	3,658,652.02
A la Vista	(36,571.72)	(71.72%)	50,992.90	42,961.03	1,104,210.23	86,189.49	113,533.14	64,537.47	79,670.44	40,243.45	88,057.12	249,252.91	165,917.34	17,292.02
A Plazo	323,430.00	9.46%	3,420,000.00	2,769,000.00	4,240,000.00	3,918,000.00	3,322,000.00	3,262,000.00	2,746,000.00	2,595,000.00	2,658,000.00	2,879,000.00	3,768,000.00	3,641,360.00
Menos Provisiones	9.17	46.10%	19.88	16.36	37.10	23.85	15.21	13.01	19.74	10.77	7.70	34.44	52.99	38.23
Locales	9.17	46.10%	19.88	16.36	37.10	23.85	15.21	13.01	19.74	10.77	7.70	34.44	52.99	38.23
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	(46,117.33)	(14.23%)	323,992.82	351,038.62	309,789.38	238,183.85	249,754.28	341,119.37	330,359.09	331,735.99	307,339.32	318,038.96	347,133.51	327,655.81
CARTERA CREDITICIA	1,036,119.17	16.44%	6,300,678.74	6,435,427.95	6,441,394.27	6,380,556.36	6,605,959.35	6,626,109.05	7,397,780.20	7,314,698.03	7,343,894.10	7,856,078.77	7,778,896.14	7,693,730.94
Locales	1,048,436.08	16.27%	6,445,498.36	6,583,025.22	6,589,104.19	6,530,692.80	6,759,560.30	6,785,610.82	7,557,748.47	7,482,422.26	7,507,226.49	8,015,535.49	7,938,742.59	7,852,327.22
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	12,316.91	8.50%	144,819.61	147,597.27	147,709.92	150,136.44	153,600.95	159,501.76	159,968.27	167,724.23	163,332.38	159,456.71	159,846.45	158,596.27
Locales	12,316.91	8.50%	144,819.61	147,597.27	147,709.92	150,136.44	153,600.95	159,501.76	159,968.27	167,724.23	163,332.38	159,456.71	159,846.45	158,596.27
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	34,305.53	0.80%	4,273,829.73	4,187,801.79	4,455,777.52	5,010,823.53	4,624,226.32	3,727,427.44	3,833,076.88	3,633,260.60	3,278,134.19	3,500,880.74	3,535,305.73	3,481,259.01
Locales	208,703.12	11.26%	1,854,310.68	1,854,566.03	1,902,512.32	1,899,072.60	2,069,975.51	2,073,702.03	2,074,586.17	2,068,027.47	2,046,715.76	2,064,975.49	2,066,998.45	2,066,191.84
Extranjero	(170,234.38)	(7.02%)	2,425,852.95	2,339,450.64	2,559,706.97	3,122,297.47	2,565,853.94	1,665,190.65	1,770,006.56	1,576,076.33	1,244,075.75	1,445,854.49	1,478,665.54	1,425,405.49
Menos Provisiones	4,163.22	65.73%	6,333.90	6,214.89	6,441.78	10,546.54	11,603.13	11,465.25	11,515.85	10,843.19	12,657.31	9,949.23	10,358.26	10,338.32
Locales	4,053.16	65.95%	6,146.25	5,996.58	6,243.74	10,337.01	11,415.70	11,301.10	11,305.35	10,634.06	12,436.22	9,761.35	10,092.28	10,052.72
Extranjero	110.06	58.65%	187.65	218.30	198.04	209.53	187.43	164.15	210.50	209.13	221.09	187.88	265.98	285.60
OTROS ACTIVOS	(284,131.52)	(42.51%)	668,410.13	650,667.69	644,792.47	649,536.37	471,189.70	456,501.64	376,200.23	363,043.15	380,441.02	394,303.27	422,404.75	400,485.18
Locales	(282,958.69)	(43.50%)	650,484.24	636,082.56	631,048.09	628,097.96	451,230.12	442,080.73	356,314.52	344,569.05	363,783.56	388,018.29	412,085.07	388,865.56
Extranjero	(1,172.82)	(6.54%)	17,925.89	14,585.13	13,744.38	21,438.41	19,959.59	14,420.91	19,885.71	18,474.10	16,657.45	6,284.97	10,319.69	11,619.62
TOTAL DE ACTIVOS	967,024.96	6.32%	15,297,884.44	14,711,880.72	17,455,926.76	16,403,265.76	15,506,647.57	14,682,681.95	15,023,067.10	14,447,970.45	14,205,858.05	15,417,520.21	16,262,604.48	15,796,744.73
DEPOSITOS	(272.31)	0.00%	12,241,990.18	11,645,457.40	14,424,672.40	13,300,814.14	12,394,539.32	11,543,136.13	11,825,025.20	11,004,837.16	10,715,667.37	11,433,792.20	12,238,071.87	11,690,708.28
Locales	1,303.13	0.01%	12,224,301.80	11,628,043.57	14,407,573.99	13,283,959.67	12,378,224.95	11,526,887.73	11,808,767.08	10,989,122.97	10,699,906.42	11,417,917.28	12,222,170.76	11,674,679.95

BANCO NACIONAL DE PANAMÁ
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	Diciembre
ACTIVOS LIQUIDOS	4,235,697.62
Depositos Locales en Bancos	200,000.00
A la Vista	0.00
A Plazo	200,000.00
Depositos Extranjeros en Bancos	3,757,851.18
A la Vista	14,421.18
A Plazo	3,743,430.00
Menos Provisiones	29.05
Locales	29.05
Extranjero	0.00
Otros	277,875.50
CARTERA CREDITICIA	7,336,797.91
Locales	7,493,934.43
Extranjero	0.00
Menos Provisiones	157,136.52
Locales	157,136.52
Extranjero	0.00
INVERSIONES EN VALORES	4,308,135.26
Locales	2,063,013.81
Extranjero	2,255,618.57
Menos Provisiones	10,497.12
Locales	10,199.41
Extranjero	297.71
OTROS ACTIVOS	384,278.61
Locales	367,525.54
Extranjero	16,753.07
TOTAL DE ACTIVOS	16,264,909.41
DEPOSITOS	12,241,717.87
Locales	12,225,604.92

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	VARIACION ABSOLUTA	%	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	(178,706.81)	(1.88%)	9,503,668.25	9,224,023.39	11,874,728.17	10,808,935.71	9,848,453.74	9,034,444.62	9,330,595.69	8,607,312.89	8,071,631.35	8,995,333.01	9,627,657.86	9,143,976.99
De Particulares	100,638.89	6.81%	1,478,489.80	1,427,917.87	1,432,835.87	1,448,355.53	1,477,241.79	1,459,692.59	1,507,742.79	1,487,693.41	1,496,008.49	1,495,374.40	1,529,657.87	1,532,908.74
A la Vista	(15,462.17)	(6.10%)	253,546.68	231,689.12	234,166.20	242,857.51	256,139.23	241,603.33	250,460.06	231,810.32	227,009.69	223,273.94	237,481.06	243,184.15
A Plazo	55,933.56	25.10%	222,864.31	228,212.76	225,561.82	232,511.82	237,804.98	234,376.12	261,741.41	274,597.19	275,756.08	283,927.67	300,435.30	286,003.99
De Ahorros	60,167.49	6.00%	1,002,078.82	968,015.99	973,107.86	972,986.21	983,297.58	983,713.13	995,541.32	981,285.90	993,242.72	988,172.79	991,741.51	1,003,720.60
De Bancos	79,371.05	6.39%	1,242,143.74	976,102.31	1,100,009.95	1,026,668.42	1,052,529.42	1,032,750.52	970,428.61	894,116.67	1,132,266.59	927,209.87	1,064,855.03	997,794.22
A la Vista	380.36	0.03%	1,089,314.43	863,893.00	922,538.76	820,193.42	870,219.42	826,495.52	853,148.61	821,746.67	1,029,701.59	824,969.87	955,125.03	887,629.22
A Plazo	78,990.69	51.69%	152,829.31	112,209.31	177,471.19	206,475.00	182,310.00	206,255.00	117,280.00	72,370.00	102,565.00	102,240.00	109,730.00	110,165.00
Extranjero	(1,575.43)	(8.91%)	17,688.38	17,413.83	17,098.41	16,854.47	16,314.37	16,248.40	16,258.11	15,714.19	15,760.95	15,874.93	15,901.11	16,028.33
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	(1,575.43)	(8.91%)	17,688.38	17,413.83	17,098.41	16,854.47	16,314.37	16,248.40	16,258.11	15,714.19	15,760.95	15,874.93	15,901.11	16,028.33
A la Vista	12.42	4.70%	264.47	289.20	256.71	440.45	278.22	297.36	296.59	279.78	258.21	379.91	372.47	377.76
A Plazo	(1,900.25)	(13.37%)	14,216.92	13,878.49	13,570.25	12,745.28	12,374.87	12,377.87	12,423.26	11,790.09	11,782.68	11,792.19	11,797.63	12,050.92
De Ahorros	312.40	9.74%	3,206.99	3,246.14	3,271.46	3,668.75	3,661.29	3,573.18	3,538.27	3,644.32	3,720.06	3,702.82	3,731.00	3,599.66
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	884,409.61	61.00%	1,449,876.38	1,450,228.24	1,417,830.13	1,417,916.99	1,418,257.50	1,418,609.36	1,418,949.87	1,666,627.41	1,684,306.59	2,135,295.73	2,135,950.94	2,136,586.44
Locales	0.85	0.00%	206,001.00	206,001.00	206,001.00	205,736.00	205,736.00	205,736.00	205,736.00	205,780.31	205,824.62	252,287.34	205,913.23	205,957.54
Extranjero	884,408.75	71.10%	1,243,875.38	1,244,227.24	1,211,829.13	1,212,180.99	1,212,521.50	1,212,873.36	1,213,213.87	1,460,847.10	1,478,481.97	1,883,008.39	1,930,037.70	1,930,628.89
OTROS PASIVOS	8,042.50	2.72%	295,774.23	272,293.44	268,780.69	306,617.53	275,270.66	277,000.92	306,313.77	279,088.32	281,118.07	300,106.23	316,165.74	377,101.63
Locales	(3,711.88)	(1.31%)	282,394.92	257,061.83	266,620.59	302,145.28	268,472.33	267,896.95	294,922.20	264,771.98	277,073.73	291,693.73	302,319.34	357,786.34
Extranjero	11,754.38	87.85%	13,379.31	15,231.61	2,160.10	4,472.25	6,798.33	9,103.97	11,391.57	14,316.34	4,044.34	8,412.50	13,846.40	19,315.29
PATRIMONIO	74,845.17	5.71%	1,310,243.66	1,343,901.64	1,344,643.55	1,377,917.10	1,418,580.09	1,443,935.55	1,472,778.26	1,497,417.55	1,524,766.02	1,548,326.05	1,572,415.94	1,592,348.38
Capital	0.00	0.00%	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	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	11,753.62	13.49%	87,126.68	87,071.48	87,090.22	87,079.71	87,130.16	87,098.17	99,943.59	100,050.39	100,084.73	100,212.21	100,285.17	97,886.99
Provisiones Dinámicas	13,580.34	17.02%	79,811.11	79,811.11	79,811.11	79,811.11	79,811.11	79,811.11	92,653.61	92,653.61	92,653.61	92,653.61	92,653.61	92,653.61
Otras Reservas	(1,826.71)	(24.97%)	7,315.57	7,260.37	7,279.11	7,268.59	7,319.05	7,287.06	7,289.97	7,396.78	7,431.11	7,558.60	7,631.56	5,233.38

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BALANCE DE SITUACION
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(En Miles de Balboas)

	Diciembre
Oficiales	9,324,961.44
De Particulares	1,579,128.69
A la Vista	238,084.50
A Plazo	278,797.87
De Ahorros	1,062,246.31
De Bancos	1,321,514.79
A la Vista	1,089,694.79
A Plazo	231,820.00
Extranjero	16,112.95
Oficiales	0.00
De Particulares	16,112.95
A la Vista	276.89
A Plazo	12,316.67
De Ahorros	3,519.39
De Bancos	0.00
A la Vista	0.00
A Plazo	0.00
OBLIGACIONES	2,334,285.98
Locales	206,001.85
Extranjero	2,128,284.13
OTROS PASIVOS	303,816.73
Locales	278,683.04
Extranjero	25,133.69
PATRIMONIO	1,385,088.83
Capital	1,000,000.00
Reservas de Capital	0.00
Otras Reservas	98,880.30
Provisiones Dinámicas	93,391.45
Otras Reservas	5,488.85

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Utilidad de Periodos Anteriores	59,301.12	29.74%	199,365.92	199,421.12	172,335.40	172,347.15	172,300.61	172,328.92	159,541.71	159,434.91	159,400.57	159,273.09	159,200.13	159,393.81
Utilidad de Periodo	0.00	0.00%	0.00	33,433.56	60,975.33	94,486.52	136,931.35	160,880.66	189,899.46	212,776.56	239,273.40	261,675.96	286,313.85	307,244.39
Ganancia o Perdida en Valores Disponibles para la Venta	3,790.43	15.96%	23,751.07	23,975.48	24,242.60	24,003.73	22,217.96	23,627.80	23,393.49	25,155.69	26,007.32	27,164.79	26,616.79	27,823.19
PASIVO Y PATRIMONIO	967,024.96	6.32%	15,297,884.44	14,711,880.72	17,455,926.76	16,403,265.76	15,506,647.57	14,682,681.95	15,023,067.10	14,447,970.45	14,205,858.05	15,417,520.21	16,262,604.48	15,796,744.73

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	Diciembre
Utilidad de Periodos Anteriores	258,667.03
Utilidad de Periodo	0.00
Ganancia o Perdida en Valores Disponible para la Venta	27,541.49
PASIVO Y PATRIMONIO	16,264,909.41