

**BANCO NACIONAL DE PANAMÁ**  
**ESTADISTICAS FINANCIERAS**  
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	6,180,774.57	6,093,968.78	5,841,553.31	5,987,213.15	6,159,800.10	5,978,600.39	6,619,280.06	6,381,967.35	0.00
ACTIVOS LIQUIDOS	2,934,636.81	2,864,856.33	2,395,070.89	2,199,156.66	2,430,737.35	2,104,031.73	2,263,807.42	1,763,205.96	0.00
TOTAL DE PRESTAMOS	1,986,450.53	2,038,747.61	2,184,583.57	2,508,712.10	2,294,153.63	2,478,806.93	2,762,539.59	2,935,344.31	0.00
LOCALES	1,986,450.53	2,038,747.61	2,184,583.57	2,508,712.10	2,294,153.63	2,478,806.93	2,762,539.59	2,935,344.31	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	1,024,080.75	1,029,078.34	1,090,402.82	1,130,869.00	1,209,744.34	1,210,881.53	1,415,963.70	1,510,667.55	0.00
TOTAL DE DEPOSITOS	5,458,584.76	5,232,038.86	4,983,169.98	5,111,400.79	5,308,664.15	5,076,979.65	5,727,114.30	5,344,509.83	0.00
LOCALES	5,387,982.71	5,163,001.11	4,911,408.25	5,038,699.29	5,236,218.31	5,002,226.55	5,655,350.55	5,272,178.09	0.00
DEPOSITOS DE OFICIALES	3,820,179.34	3,832,246.04	3,466,098.15	3,596,689.50	3,829,585.33	3,594,217.42	4,204,270.10	3,862,593.50	0.00
DEPOSITOS DE PARTICULARES	1,043,685.97	883,889.40	869,975.32	895,582.04	909,086.14	904,787.05	938,173.72	892,949.20	0.00
DEPOSITOS DE BANCOS	524,117.40	446,865.66	575,334.77	546,427.76	497,546.84	503,222.09	512,906.73	516,635.39	0.00
EXTRANJEROS	70,602.05	69,037.76	71,761.73	72,701.50	72,445.83	74,753.10	71,763.74	72,331.75	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	70,602.05	69,037.76	71,761.73	72,701.50	72,445.83	74,753.10	71,763.74	72,331.75	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	521,528.78	544,796.40	537,686.71	568,297.19	533,117.14	559,029.40	543,837.60	685,332.16	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	5,893,136.84	6,001,650.81	5,776,313.60	5,750,159.93	6,170,287.33	6,036,284.59	6,230,416.68	6,184,590.25	0.00
ACTIVOS GENERADORES DE INGRESOS	2,913,144.47	2,979,615.64	3,026,866.14	3,278,473.93	3,257,214.62	3,378,757.20	3,726,744.84	4,042,796.48	0.00
TOTAL DE PRESTAMOS	2,051,103.75	2,155,297.28	2,189,401.26	2,383,428.96	2,140,302.08	2,258,777.27	2,473,561.58	2,722,028.21	0.00
TOTAL DE INVERSIONES	862,040.72	824,318.37	837,464.88	895,044.96	1,116,912.55	1,119,979.93	1,253,183.26	1,320,768.27	0.00
PATRIMONIO TOTAL	514,924.50	536,518.88	543,397.29	570,543.42	527,322.96	551,912.90	540,762.15	626,814.67	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	203,720.20	50,222.24	101,622.07	156,133.84	211,903.61	59,249.09	113,959.10	172,932.71	0.00
EGRESOS DE OPERACIONES	63,847.28	13,685.12	27,163.53	40,626.95	56,524.50	18,233.97	37,137.41	58,025.95	0.00
INGRESO NETO DE INTERESES	139,872.91	36,537.12	74,458.53	115,506.89	155,379.10	41,015.12	76,821.70	114,906.75	0.00

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OTROS INGRESOS	20,447.43	4,546.98	11,892.60	23,049.31	32,162.72	8,724.57	18,830.24	41,516.05	0.00
INGRESO DE OPERACIONES	160,320.34	41,084.10	86,351.14	138,556.20	187,541.82	49,739.68	95,651.94	156,422.80	0.00
EGRESOS GENERALES	79,977.35	18,584.58	38,348.92	58,360.24	84,899.10	22,317.06	47,047.61	72,142.34	0.00
UTILIDAD ANTES DE PROVISIONES	80,342.99	22,499.51	48,002.21	80,195.97	102,642.72	27,422.63	48,604.32	84,280.46	0.00
UTILIDAD DEL PERIODO	80,342.99	22,499.51	47,950.74	80,100.11	102,500.00	26,143.99	47,280.68	82,911.82	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	42,223.36	39,300.85	36,744.22	37,042.86	32,859.45	35,029.78	31,443.77	37,246.74	0.00
TOTAL PROVISIONES PARA PRESTAMOS	57,411.35	57,070.10	54,441.34	47,957.06	40,174.07	37,175.39	31,967.72	29,312.53	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.13	1.93	1.68	1.48	1.43	1.41	1.14	1.27	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	135.97	145.21	148.16	129.46	122.26	106.13	101.67	78.70	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.89	2.80	2.49	1.91	1.75	1.50	1.16	1.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.44	8.94	9.20	9.49	8.65	9.35	8.22	10.74	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.32	17.76	16.42	15.61	15.21	15.15	13.02	15.41	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	26.25	26.72	24.61	22.65	23.24	22.55	19.69	23.35	0.00
INDICE DE ADECUACION DE CAPITAL	20.80	22.76	21.89	20.90	20.48	20.90	17.93	17.41	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	53.76	54.76	48.06	43.02	45.79	41.44	39.53	32.99	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	47.48	47.01	41.00	36.73	39.46	35.19	34.20	27.63	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	72.52	74.42	69.94	65.15	68.58	65.29	64.25	61.26	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.76	3.02	3.17	3.26	3.15	3.10	2.54	2.73	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.36	1.50	1.66	1.86	1.66	1.73	1.52	1.79	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.60	16.77	17.65	18.72	19.44	18.95	17.49	17.64	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.99	6.74	6.71	6.35	6.51	7.01	6.12	5.70	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.19	1.84	1.79	1.65	1.74	2.16	1.99	1.91	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.80	4.90	4.92	4.70	4.77	4.86	4.12	3.79	0.00



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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	9.61	9.61	9.53	9.40	9.32	9.26	8.86	8.89	0.00
AL POR MENOR	9.00	8.50	8.50	8.50	8.50	7.90	9.07	9.33	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.74	5.49	5.58	5.50	5.28	5.29	5.68	5.60	0.00
PRESTAMO PERSONAL AUTO	11.00	11.00	10.50	10.50	10.50	10.00	10.00	10.00	0.00
PRESTAMO PERSONAL	9.18	9.18	9.19	9.04	9.01	8.94	8.33	8.18	0.00
TARJETA DE CREDITO	14.29	14.66	15.14	15.17	15.03	15.32	15.08	15.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.44	3.34	3.34	3.29	3.24	3.17	3.07	3.00	0.00
PERSONA JURIDICA	3.63	3.22	3.21	3.07	3.03	2.95	2.90	2.75	0.00