

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	6,159,800.10	5,978,600.39	6,619,280.06	6,381,967.35	6,966,349.28	6,694,881.36	6,967,501.68	0.00	0.00
ACTIVOS LIQUIDOS	2,430,737.35	2,104,031.73	2,263,807.42	1,763,205.96	2,374,779.34	2,005,050.41	2,324,262.00	0.00	0.00
TOTAL DE PRESTAMOS	2,294,153.63	2,478,806.93	2,762,539.59	2,935,344.31	2,683,567.91	3,219,266.23	3,118,265.59	0.00	0.00
LOCALES	2,294,153.63	2,478,806.93	2,762,539.59	2,935,344.31	2,683,567.91	3,219,266.23	3,118,265.59	0.00	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	1,209,744.34	1,210,881.53	1,415,963.70	1,510,667.55	1,541,239.93	1,290,433.41	1,306,605.62	0.00	0.00
TOTAL DE DEPOSITOS	5,308,664.15	5,076,979.65	5,727,114.30	5,344,509.83	5,937,705.10	5,678,895.65	6,005,896.61	0.00	0.00
LOCALES	5,236,218.31	5,002,226.55	5,655,350.55	5,272,178.09	5,865,317.86	5,609,015.93	5,911,434.69	0.00	0.00
DEPOSITOS DE OFICIALES	3,829,585.33	3,594,217.42	4,204,270.10	3,862,593.50	4,327,502.99	4,178,100.21	4,527,128.91	0.00	0.00
DEPOSITOS DE PARTICULARES	909,086.14	904,787.05	938,173.72	892,949.20	889,010.29	836,833.77	834,740.20	0.00	0.00
DEPOSITOS DE BANCOS	497,546.84	503,222.09	512,906.73	516,635.39	648,804.58	594,081.95	549,565.59	0.00	0.00
EXTRANJEROS	72,445.83	74,753.10	71,763.74	72,331.75	72,387.24	69,879.72	94,461.92	0.00	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	72,445.83	74,753.10	71,763.74	72,331.75	72,387.24	69,879.72	94,461.92	0.00	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	533,117.14	559,029.40	543,837.60	685,332.16	625,697.34	666,636.93	626,328.69	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	6,170,287.33	6,036,284.59	6,230,416.68	6,184,590.25	6,563,074.69	6,336,740.87	6,793,390.87	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	3,257,214.62	3,378,757.20	3,726,744.84	4,042,796.48	3,864,352.90	4,099,694.05	4,301,687.25	0.00	0.00
TOTAL DE PRESTAMOS	2,140,302.08	2,258,777.27	2,473,561.58	2,722,028.21	2,488,860.77	2,849,036.58	2,940,402.59	0.00	0.00
TOTAL DE INVERSIONES	1,116,912.55	1,119,979.93	1,253,183.26	1,320,768.27	1,375,492.13	1,250,657.47	1,361,284.66	0.00	0.00
PATRIMONIO TOTAL	527,322.96	551,912.90	540,762.15	626,814.67	579,407.24	612,833.17	585,083.15	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	211,903.61	59,249.09	113,959.10	172,932.71	241,819.31	57,921.90	115,249.14	0.00	0.00
EGRESOS DE OPERACIONES	56,524.50	18,233.97	37,137.41	58,025.95	78,298.09	19,444.97	40,588.45	0.00	0.00
INGRESO NETO DE INTERESES	155,379.10	41,015.12	76,821.70	114,906.75	163,521.22	38,476.93	74,660.69	0.00	0.00

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OTROS INGRESOS	32,162.72	8,724.57	18,830.24	41,516.05	47,995.68	52,609.94	59,767.04	0.00	0.00
INGRESO DE OPERACIONES	187,541.82	49,739.68	95,651.94	156,422.80	211,516.90	91,086.87	134,427.73	0.00	0.00
EGRESOS GENERALES	84,899.10	22,317.06	47,047.61	72,142.34	97,507.73	25,759.18	51,655.61	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	102,642.72	27,422.63	48,604.32	84,280.46	114,009.17	65,327.69	82,772.12	0.00	0.00
UTILIDAD DEL PERIODO	102,500.00	26,143.99	47,280.68	82,911.82	107,088.03	65,280.82	79,725.24	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	32,859.45	35,029.78	31,443.77	37,246.74	29,812.38	38,529.18	36,695.24	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	40,174.07	37,175.39	31,967.72	29,312.53	33,404.58	33,261.47	35,869.26	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.43	1.41	1.14	1.27	1.11	1.20	1.18	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	122.26	106.13	101.67	78.70	112.05	86.33	97.75	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.75	1.50	1.16	1.00	1.24	1.03	1.15	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	8.65	9.35	8.22	10.74	8.98	9.96	8.99	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.21	15.15	13.02	15.41	14.81	14.78	14.15	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	23.24	22.55	19.69	23.35	23.32	20.71	20.09	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	20.48	20.90	17.93	17.41	17.58	19.76	18.35	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	45.79	41.44	39.53	32.99	39.99	35.31	38.70	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	39.46	35.19	34.20	27.63	34.09	29.95	33.36	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	68.58	65.29	64.25	61.26	65.95	58.03	60.46	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.15	3.10	2.54	2.73	2.77	6.37	3.71	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.66	1.73	1.52	1.79	1.63	4.12	2.35	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.44	18.95	17.49	17.64	18.48	42.61	27.25	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.51	7.01	6.12	5.70	6.26	5.65	5.36	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.74	2.16	1.99	1.91	2.03	1.90	1.89	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.77	4.86	4.12	3.79	4.23	3.75	3.47	0.00	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	9.32	9.26	8.86	8.89	8.90	8.84	8.70	0.00	0.00
AL POR MENOR	8.50	7.90	9.07	9.33	9.23	8.84	8.77	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.28	5.29	5.68	5.60	5.54	5.46	5.48	0.00	0.00
PRESTAMO PERSONAL AUTO	10.50	10.00	10.00	10.00	10.00	10.00	0.00	0.00	0.00
PRESTAMO PERSONAL	9.01	8.94	8.33	8.18	8.15	8.09	7.99	0.00	0.00
TARJETA DE CREDITO	15.03	15.32	15.08	15.00	15.09	14.99	15.04	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.24	3.17	3.07	3.00	2.86	2.77	3.26	0.00	0.00
PERSONA JURIDICA	3.03	2.95	2.90	2.75	2.62	2.58	3.19	0.00	0.00