

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	6,966,349.28	6,694,881.36	6,967,501.68	7,272,148.92	7,739,597.38	7,932,173.32	8,133,335.29	0.00	0.00
ACTIVOS LIQUIDOS	2,374,779.34	2,005,050.41	2,324,262.00	2,228,731.13	2,719,398.32	2,405,593.27	3,190,668.87	0.00	0.00
TOTAL DE PRESTAMOS	2,683,567.91	3,219,266.23	3,118,265.59	3,370,611.39	2,953,778.45	3,626,371.57	3,175,979.67	0.00	0.00
LOCALES	2,683,567.91	3,219,266.23	3,118,265.59	3,370,611.39	2,953,778.45	3,626,371.57	3,175,979.67	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	1,541,239.93	1,290,433.41	1,306,605.62	1,405,950.16	1,769,749.79	1,714,878.91	1,577,528.24	0.00	0.00
TOTAL DE DEPOSITOS	5,937,705.10	5,678,895.65	6,005,896.61	6,122,591.18	6,687,466.38	6,883,092.82	7,242,940.94	0.00	0.00
LOCALES	5,865,317.86	5,609,015.93	5,911,434.69	6,035,569.04	6,606,827.72	6,803,072.15	7,164,149.26	0.00	0.00
DEPOSITOS DE OFICIALES	4,327,502.99	4,178,100.21	4,527,128.91	4,684,351.12	5,112,876.83	5,308,706.97	5,706,232.00	0.00	0.00
DEPOSITOS DE PARTICULARES	889,010.29	836,833.77	834,740.20	857,532.79	852,166.68	878,310.73	842,139.02	0.00	0.00
DEPOSITOS DE BANCOS	648,804.58	594,081.95	549,565.59	493,685.12	641,784.21	616,054.45	615,778.24	0.00	0.00
EXTRANJEROS	72,387.24	69,879.72	94,461.92	87,022.14	80,638.66	80,020.66	78,791.69	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	72,387.24	69,879.72	94,461.92	87,022.14	80,638.66	80,020.66	78,791.69	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	625,697.34	666,636.93	626,328.69	681,481.94	644,845.86	660,735.37	581,071.43	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	6,563,074.69	6,336,740.87	6,793,390.87	6,827,058.14	7,352,973.33	7,313,527.34	7,550,418.49	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	3,864,352.90	4,099,694.05	4,301,687.25	4,611,286.71	4,474,168.03	4,925,475.06	4,589,189.56	0.00	0.00
TOTAL DE PRESTAMOS	2,488,860.77	2,849,036.58	2,940,402.59	3,152,977.85	2,818,673.18	3,422,818.90	3,147,122.63	0.00	0.00
TOTAL DE INVERSIONES	1,375,492.13	1,250,657.47	1,361,284.66	1,458,308.85	1,655,494.86	1,502,656.16	1,442,066.93	0.00	0.00
PATRIMONIO TOTAL	579,407.24	612,833.17	585,083.15	683,407.05	635,271.60	663,686.15	603,700.06	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	241,819.31	57,921.90	115,249.14	175,814.79	239,883.18	61,195.82	124,893.23	0.00	0.00
EGRESOS DE OPERACIONES	78,298.09	19,444.97	40,588.45	62,510.31	85,204.15	22,111.80	45,018.71	0.00	0.00
INGRESO NETO DE INTERESES	163,521.22	38,476.93	74,660.69	113,304.48	154,679.03	39,084.02	79,874.52	0.00	0.00

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OTROS INGRESOS	47,995.68	52,609.94	59,767.04	92,779.83	102,578.57	25,455.85	48,397.66	0.00	0.00
INGRESO DE OPERACIONES	211,516.90	91,086.87	134,427.73	206,084.32	257,257.60	64,539.87	128,272.19	0.00	0.00
EGRESOS GENERALES	97,507.73	25,759.18	51,655.61	80,158.51	112,089.95	27,259.59	57,167.06	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	114,009.17	65,327.69	82,772.12	125,925.81	145,167.65	37,280.28	71,105.13	0.00	0.00
UTILIDAD DEL PERIODO	107,088.03	65,280.82	79,725.24	122,878.94	140,120.78	37,280.28	71,105.13	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	29,812.38	38,529.18	36,695.24	30,614.46	26,150.29	30,080.36	31,759.30	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	33,404.58	33,261.47	35,869.26	34,904.55	37,076.12	36,842.46	36,875.20	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.11	1.20	1.18	0.91	0.89	0.83	1.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	112.05	86.33	97.75	114.01	141.78	122.48	116.11	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.24	1.03	1.15	1.04	1.26	1.02	1.16	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.98	9.96	8.99	9.37	8.33	8.33	7.14	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.81	14.78	14.15	14.27	13.65	12.37	12.22	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	23.32	20.71	20.09	20.22	21.83	18.22	18.30	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	17.58	19.76	18.35	16.16	16.05	14.00	15.36	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	39.99	35.31	38.70	36.40	40.66	34.95	44.05	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	34.09	29.95	33.36	30.65	35.14	30.33	39.23	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	65.95	58.03	60.46	59.37	67.13	59.86	65.83	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.77	6.37	3.71	3.55	3.13	3.03	3.10	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.63	4.12	2.35	2.40	1.91	2.04	1.88	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.48	42.61	27.25	23.97	22.06	22.47	23.56	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.26	5.65	5.36	5.08	5.36	4.97	5.44	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.03	1.90	1.89	1.81	1.90	1.80	1.96	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.23	3.75	3.47	3.28	3.46	3.17	3.48	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	8.90	8.84	8.70	8.50	8.41	8.45	8.28	0.00	0.00
AL POR MENOR	9.23	8.84	8.77	8.35	8.55	8.75	8.52	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.54	5.46	5.48	5.51	5.53	5.69	5.46	0.00	0.00
PRESTAMO PERSONAL AUTO	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	8.15	8.09	7.99	7.78	7.54	7.69	7.62	0.00	0.00
TARJETA DE CREDITO	15.09	14.99	15.04	14.58	14.47	14.04	14.11	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.86	2.77	3.26	3.18	3.11	2.99	2.93	0.00	0.00
PERSONA JURIDICA	2.62	2.58	3.19	3.16	3.14	3.00	2.82	0.00	0.00