

**BANCO NACIONAL DE PANAMÁ**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2015**  
**( En Miles de Balboas )**

|                                       | 2013         | 2014         |              |              |              | 2015          |              |              |              |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|
|                                       | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre    | Marzo         | Junio        | Septiembre   | Diciembre    |
| <b>BALANCE DE SITUACION</b>           |              |              |              |              |              |               |              |              |              |
| TOTAL DE ACTIVOS                      | 8,655,140.82 | 8,328,584.29 | 8,411,199.83 | 8,896,257.70 | 9,339,914.41 | 10,202,310.02 | 9,811,418.14 | 9,825,274.61 | 9,854,279.78 |
| ACTIVOS LIQUIDOS                      | 3,035,310.19 | 2,371,273.12 | 2,610,622.60 | 3,741,772.51 | 4,143,931.20 | 4,926,507.18  | 4,100,623.12 | 3,838,324.17 | 3,495,774.11 |
| TOTAL DE PRESTAMOS                    | 3,231,447.45 | 3,701,079.19 | 3,687,636.07 | 3,174,793.11 | 3,121,936.10 | 3,158,717.12  | 3,124,877.88 | 3,202,540.46 | 3,429,267.05 |
| LOCALES                               | 3,231,447.45 | 3,701,079.19 | 3,687,636.07 | 3,174,793.11 | 3,121,936.10 | 3,158,717.12  | 3,124,877.88 | 3,202,540.46 | 3,429,267.05 |
| EXTRANJEROS                           | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         |
| TOTAL DE INVERSIONES                  | 1,985,755.87 | 2,054,718.08 | 1,903,406.00 | 1,779,054.04 | 1,868,516.78 | 1,913,988.87  | 2,374,289.99 | 2,546,278.69 | 2,718,526.14 |
| TOTAL DE DEPOSITOS                    | 7,764,467.40 | 7,405,695.32 | 7,465,985.79 | 7,868,062.44 | 8,393,623.98 | 9,173,219.91  | 8,855,980.70 | 8,855,197.87 | 8,934,428.38 |
| LOCALES                               | 7,686,234.93 | 7,331,183.24 | 7,390,480.99 | 7,796,085.89 | 8,328,468.94 | 9,112,492.71  | 8,802,527.29 | 8,800,928.19 | 8,887,114.15 |
| DEPOSITOS DE OFICIALES                | 6,214,675.94 | 5,824,663.63 | 5,811,508.08 | 6,337,503.24 | 6,871,989.83 | 7,686,095.05  | 7,366,991.60 | 7,348,696.93 | 7,329,774.48 |
| DEPOSITOS DE PARTICULARES             | 822,755.18   | 819,333.18   | 826,172.85   | 817,510.00   | 846,554.50   | 838,971.50    | 847,191.11   | 862,637.57   | 894,497.16   |
| DEPOSITOS DE BANCOS                   | 648,803.81   | 687,186.42   | 752,800.06   | 641,072.65   | 609,924.61   | 587,426.15    | 588,344.58   | 589,593.69   | 662,842.52   |
| EXTRANJEROS                           | 78,232.47    | 74,512.08    | 75,504.80    | 71,976.55    | 65,155.04    | 60,727.20     | 53,453.41    | 54,269.67    | 47,314.22    |
| DEPOSITOS DE OFICIALES                | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         |
| DEPOSITOS DE PARTICULARES             | 78,232.47    | 74,512.08    | 75,504.80    | 71,976.55    | 65,155.04    | 60,727.20     | 53,453.41    | 54,269.67    | 47,314.22    |
| DEPOSITOS DE BANCOS                   | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         |
| PATRIMONIO TOTAL                      | 592,795.55   | 606,373.92   | 641,710.63   | 660,122.75   | 656,625.22   | 686,489.05    | 700,438.14   | 715,159.38   | 692,019.29   |
| <b>PROMEDIO (12 MESES)</b>            |              |              |              |              |              |               |              |              |              |
| TOTAL DE ACTIVOS                      | 8,197,369.10 | 8,130,378.81 | 8,272,267.56 | 8,507,228.86 | 8,997,527.62 | 9,265,447.15  | 9,111,308.98 | 9,360,766.16 | 9,597,097.10 |
| ACTIVOS GENERADORES DE INGRESOS       | 4,970,365.78 | 5,548,523.87 | 5,172,274.99 | 5,094,969.18 | 5,103,828.10 | 5,414,251.63  | 5,545,104.97 | 5,351,333.15 | 5,569,123.03 |
| TOTAL DE PRESTAMOS                    | 3,092,612.95 | 3,663,725.38 | 3,431,807.87 | 3,366,928.41 | 3,176,691.77 | 3,429,898.15  | 3,406,256.98 | 3,188,666.78 | 3,275,601.57 |
| TOTAL DE INVERSIONES                  | 1,877,752.83 | 1,884,798.49 | 1,740,467.12 | 1,728,040.77 | 1,927,136.33 | 1,984,353.47  | 2,138,847.99 | 2,162,666.37 | 2,293,521.46 |
| PATRIMONIO TOTAL                      | 618,820.71   | 633,554.64   | 611,391.03   | 639,149.55   | 624,710.39   | 646,431.48    | 671,074.39   | 687,641.06   | 674,322.26   |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |              |              |              |              |              |               |              |              |              |
| INGRESOS POR INTERESES                | 263,090.89   | 66,137.04    | 134,880.09   | 203,619.51   | 271,508.01   | 65,139.47     | 132,041.24   | 201,887.16   | 273,130.36   |
| EGRESOS DE OPERACIONES                | 91,886.01    | 20,279.35    | 39,722.06    | 59,179.00    | 77,721.57    | 17,682.19     | 35,438.28    | 52,814.01    | 70,793.57    |
| INGRESO NETO DE INTERESES             | 171,204.89   | 45,857.69    | 95,158.03    | 144,440.51   | 193,786.43   | 47,457.28     | 96,602.95    | 149,073.15   | 202,336.79   |
| OTROS INGRESOS                        | 71,652.49    | 6,458.07     | 13,154.94    | 20,340.17    | 59,599.85    | 8,319.16      | 14,473.09    | 25,009.81    | 35,225.90    |
| INGRESO DE OPERACIONES                | 242,857.37   | 52,315.76    | 108,312.97   | 164,780.68   | 253,386.28   | 55,776.43     | 111,076.04   | 174,082.95   | 237,562.69   |

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**A DICIEMBRE 2015**  
**( En Miles de Balboas )**

|   | 2013       | 2014      |           |            |            | 2015      |           |            |            |
|---|------------|-----------|-----------|------------|------------|-----------|-----------|------------|------------|
|   | Diciembre  | Marzo     | Junio     | Septiembre | Diciembre  | Marzo     | Junio     | Septiembre | Diciembre  |
| EGRESOS GENERALES   | 122,620.63 | 31,001.10 | 64,005.64 | 98,370.41  | 130,007.26 | 30,961.35 | 63,741.20 | 102,295.88 | 136,750.24 |
| UTILIDAD ANTES DE PROVISIONES   | 120,236.74 | 21,314.66 | 44,307.33 | 66,410.26  | 123,379.02 | 24,815.08 | 47,334.84 | 71,787.07  | 100,812.45 |
| UTILIDAD DEL PERIODO  | 120,236.74 | 21,314.66 | 44,307.33 | 66,410.26  | 102,482.84 | 23,647.19 | 47,297.65 | 74,413.72  | 103,053.82 |
| <b>CALIDAD DE ACTIVOS</b>   |            |           |           |            |            |           |           |            |            |
| TOTAL DE PRESTAMOS VENCIDOS   | 21,256.77  | 21,525.48 | 22,906.44 | 19,938.35  | 20,981.24  | 20,630.63 | 25,689.84 | 21,306.77  | 22,422.75  |
| TOTAL PROVISIONES PARA PRESTAMOS  | 32,661.45  | 32,205.42 | 31,857.68 | 18,407.21  | 19,706.38  | 20,200.91 | 18,702.90 | 16,008.59  | 15,127.19  |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 0.66       | 0.58      | 0.62      | 0.63       | 0.67       | 0.65      | 0.82      | 0.67       | 0.65       |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 153.65     | 149.62    | 139.08    | 92.32      | 93.92      | 97.92     | 72.80     | 75.13      | 67.46      |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 1.01       | 0.87      | 0.86      | 0.58       | 0.63       | 0.64      | 0.60      | 0.50       | 0.44       |
| <b>RAZONES DE CAPITAL</b>   |            |           |           |            |            |           |           |            |            |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 6.85       | 7.28      | 7.63      | 7.42       | 7.03       | 6.73      | 7.14      | 7.28       | 7.02       |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 11.36      | 10.54     | 11.48     | 13.33      | 13.16      | 13.53     | 12.74     | 12.44      | 11.26      |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 18.34      | 16.38     | 17.40     | 20.79      | 21.03      | 21.73     | 22.41     | 22.33      | 20.18      |
| INDICE DE ADECUACION DE CAPITAL   | 13.67      | 13.37     | 13.72     | 15.03      | 14.67      | 14.68     | 14.63     | 14.84      | 13.95      |
| <b>LIQUIDEZ</b>   |            |           |           |            |            |           |           |            |            |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 39.09      | 32.02     | 34.97     | 47.56      | 49.37      | 53.71     | 46.30     | 43.35      | 39.13      |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 35.07      | 28.47     | 31.04     | 42.06      | 44.37      | 48.29     | 41.79     | 39.07      | 35.47      |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 64.67      | 59.76     | 60.46     | 70.17      | 71.63      | 74.57     | 73.11     | 72.10      | 69.55      |
| <b>RENTABILIDAD</b>   |            |           |           |            |            |           |           |            |            |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 2.42       | 1.54      | 1.71      | 1.74       | 2.01       | 1.75      | 1.71      | 1.85       | 1.85       |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 1.47       | 1.05      | 1.07      | 1.04       | 1.14       | 1.02      | 1.04      | 1.06       | 1.07       |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 19.43      | 13.46     | 14.49     | 13.85      | 16.40      | 14.63     | 14.10     | 14.43      | 15.28      |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 5.29       | 4.77      | 5.22      | 5.33       | 5.32       | 4.81      | 4.76      | 5.03       | 4.90       |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 1.85       | 1.46      | 1.54      | 1.55       | 1.52       | 1.31      | 1.28      | 1.32       | 1.27       |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.44       | 3.31      | 3.68      | 3.78       | 3.80       | 3.51      | 3.48      | 3.71       | 3.63       |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 50.49      | 59.26     | 59.09     | 59.70      | 51.31      | 55.51     | 57.39     | 58.76      | 57.56      |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 1.44       | 0.47      | 0.51      | 0.53       | 1.17       | 0.61      | 0.52      | 0.62       | 0.63       |
| <b>PRODUCTIVIDAD</b>  |            |           |           |            |            |           |           |            |            |
| NUMERO DE EMPLEADOS   | 3,093.00   | 3,110.00  | 3,126.00  | 3,153.00   | 3,178.00   | 3,172.00  | 3,201.00  | 3,221.00   | 3,223.00   |

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|                                | 2013         | 2014         |              |              |              | 2015         |              |              |              |
|--------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                                | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre    |
| NUMERO DE SUCURSALES           | 75.00        | 78.00        | 80.00        | 80.00        | 80.00        | 80.00        | 80.00        | 80.00        | 80.00        |
| PRESTAMOS / EMPLEADOS          | 1,044.76     | 1,190.06     | 1,179.67     | 1,006.91     | 982.36       | 995.81       | 976.22       | 994.27       | 1,064.00     |
| DEPOSITOS TOTALES / EMPLEADOS  | 2,510.34     | 2,381.25     | 2,388.35     | 2,495.42     | 2,641.17     | 2,891.94     | 2,766.63     | 2,749.21     | 2,772.08     |
| UTILIDAD NETA / EMPLEADOS      | 38.87        | 6.85         | 14.17        | 21.06        | 32.25        | 7.45         | 14.78        | 23.10        | 31.97        |
| TASA DE CRECIMIENTO (12 MESES) |              |              |              |              |              |              |              |              |              |
| ACTIVOS (%)                    | 11.83        | 5.00         | 3.42         | 9.58         | 7.91         | 22.50        | 16.65        | 10.44        | 5.51         |
| PRESTAMOS (%)                  | 9.40         | 2.06         | 16.11        | (10.80)      | (3.39)       | (14.65)      | (15.26)      | 0.87         | 9.84         |
| LOCALES (%)                    | 9.40         | 2.06         | 16.11        | (10.80)      | (3.39)       | (14.65)      | (15.26)      | 0.87         | 9.84         |
| EXTRANJEROS (%)                | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| DEPOSITOS (%)                  | 16.10        | 7.59         | 3.08         | 9.22         | 8.10         | 23.87        | 18.62        | 12.55        | 6.44         |
| LOCALES (%)                    | 16.34        | 7.76         | 3.16         | 9.42         | 8.36         | 24.30        | 19.11        | 12.89        | 6.71         |
| EXTRANJEROS (%)                | (2.98)       | (6.88)       | (4.17)       | (9.14)       | (16.72)      | (18.50)      | (29.21)      | (24.60)      | (27.38)      |
| PATRIMONIO (%)                 | (8.07)       | (8.23)       | 10.44        | 6.79         | 10.77        | 13.21        | 9.15         | 8.34         | 5.39         |
| UTILIDAD NETA (%)              | (14.19)      | (42.83)      | (37.69)      | (26.66)      | (14.77)      | 10.94        | 6.75         | 12.05        | 0.56         |
| CLASIFICACION PRESTAMOS        |              |              |              |              |              |              |              |              |              |
| NORMAL                         | 3,078,131.55 | 3,503,465.33 | 3,537,404.81 | 3,017,645.97 | 2,969,939.47 | 3,012,176.81 | 2,968,785.26 | 3,043,203.70 | 3,327,822.57 |
| MENCION ESPECIAL               | 139,662.32   | 190,575.98   | 141,556.08   | 134,966.94   | 130,815.49   | 128,586.50   | 136,395.02   | 133,627.01   | 85,548.63    |
| SUBNORMAL                      | 20,287.75    | 13,921.86    | 16,339.59    | 18,146.42    | 23,098.31    | 19,843.68    | 22,295.54    | 23,439.76    | 14,518.89    |
| DUDOSO                         | 20,353.26    | 18,835.87    | 17,968.04    | 15,284.66    | 10,057.25    | 9,986.91     | 8,099.93     | 9,908.83     | 6,009.11     |
| IRRECUPERABLE                  | 5,674.01     | 6,485.57     | 6,225.23     | 7,156.33     | 7,731.95     | 8,324.11     | 8,005.03     | 8,369.74     | 10,495.05    |
| TASA DE INTERES ACTIVA         |              |              |              |              |              |              |              |              |              |
| COMERCIO                       |              |              |              |              |              |              |              |              |              |
| AL POR MAYOR                   | 7.88         | 7.86         | 7.88         | 7.86         | 6.50         | 7.00         | 0.00         | 0.00         | 0.00         |
| AL POR MENOR                   | 7.88         | 7.83         | 7.61         | 7.48         | 7.72         | 7.62         | 7.99         | 7.67         | 7.90         |
| CONSUMO                        |              |              |              |              |              |              |              |              |              |
| VIVIENDA HIPOTECARIA           | 5.55         | 5.44         | 5.35         | 5.31         | 5.24         | 0.00         | 5.31         | 5.30         | 5.43         |
| PRESTAMO PERSONAL AUTO         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| PRESTAMO PERSONAL              | 6.80         | 6.76         | 6.71         | 6.66         | 6.63         | 6.59         | 6.56         | 6.53         | 6.61         |
| TARJETA DE CREDITO             | 13.58        | 13.50        | 13.47        | 13.44        | 13.66        | 13.61        | 13.53        | 13.54        | 13.58        |

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|------------------------|-----------|-------|-------|------------|-----------|-------|-------|------------|-----------|
|                        | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| TASA DE INTERES PASIVA |           |       |       |            |           |       |       |            |           |
| PERSONA NATURAL        | 2.41      | 2.37  | 2.35  | 2.32       | 2.31      | 2.28  | 2.23  | 2.19       | 2.16      |
| PERSONA JURIDICA       | 1.77      | 1.75  | 1.71  | 1.81       | 1.70      | 1.71  | 1.66  | 1.63       | 1.61      |