

**BANCO NACIONAL DE PANAMÁ**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2016**  
**( En Miles de Balboas)**

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	9,339,914.41	10,202,310.02	9,811,418.14	9,825,274.61	9,854,279.78	10,679,352.64	10,991,400.57	10,319,133.43	10,432,789.31
ACTIVOS LIQUIDOS	4,143,931.20	4,926,507.18	4,100,623.12	3,838,324.17	3,495,774.11	4,115,511.70	4,203,342.04	3,383,491.89	3,909,842.76
TOTAL DE PRESTAMOS	3,121,936.10	3,158,717.12	3,124,877.88	3,202,540.46	3,429,267.05	3,478,252.67	3,640,755.63	3,790,955.85	3,553,043.66
LOCALES	3,121,936.10	3,158,717.12	3,124,877.88	3,202,540.46	3,429,267.05	3,478,252.67	3,640,755.63	3,790,955.85	3,553,043.66
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	1,868,516.78	1,913,988.87	2,374,289.99	2,546,278.69	2,718,526.14	2,874,698.60	2,924,760.00	2,889,616.32	2,736,746.44
TOTAL DE DEPOSITOS	8,393,623.98	9,173,219.91	8,855,980.70	8,855,197.87	8,934,428.38	9,702,289.49	9,940,978.71	9,220,375.65	9,411,560.02
LOCALES	8,328,468.94	9,112,492.71	8,802,527.29	8,800,928.19	8,887,114.15	9,658,469.82	9,897,386.63	9,184,374.84	9,377,386.10
DEPOSITOS DE OFICIALES	6,871,989.83	7,686,095.05	7,366,991.60	7,348,696.93	7,329,774.48	7,924,943.22	8,204,947.56	7,493,464.30	7,392,480.79
DEPOSITOS DE PARTICULARES	846,554.50	838,971.50	847,191.11	862,637.57	894,497.16	1,094,190.95	975,732.15	1,016,229.37	1,053,530.25
DEPOSITOS DE BANCOS	609,924.61	587,426.15	588,344.58	589,593.69	662,842.52	639,335.65	716,706.92	674,681.18	931,375.06
EXTRANJEROS	65,155.04	60,727.20	53,453.41	54,269.67	47,314.22	43,819.67	43,592.08	36,000.81	34,173.92
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	65,155.04	60,727.20	53,453.41	54,269.67	47,314.22	43,819.67	43,592.08	36,000.81	34,173.92
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	656,625.22	686,489.05	700,438.14	715,159.38	692,019.29	725,577.05	770,988.33	844,287.16	757,140.11
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	8,997,527.62	9,265,447.15	9,111,308.98	9,360,766.16	9,597,097.10	10,440,831.33	10,401,409.35	10,072,204.02	10,143,534.55
ACTIVOS GENERADORES DE INGRESOS	5,103,828.10	5,414,251.63	5,545,104.97	5,351,333.15	5,569,123.03	5,712,828.63	6,032,341.75	6,214,695.66	6,218,791.65
TOTAL DE PRESTAMOS	3,176,691.77	3,429,898.15	3,406,256.98	3,188,666.78	3,275,601.57	3,318,484.90	3,382,816.76	3,496,748.15	3,491,155.35
TOTAL DE INVERSIONES	1,927,136.33	1,984,353.47	2,138,847.99	2,162,666.37	2,293,521.46	2,394,343.73	2,649,524.99	2,717,947.50	2,727,636.29
PATRIMONIO TOTAL	624,710.39	646,431.48	671,074.39	687,641.06	674,322.26	706,033.05	735,713.24	779,723.27	724,579.70
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	271,508.01	65,139.47	132,041.24	201,887.16	273,130.36	72,800.02	150,587.72	233,025.70	310,516.80
EGRESOS DE OPERACIONES	77,721.57	17,682.19	35,438.28	52,814.01	70,793.57	17,712.87	35,105.74	51,618.87	67,814.83

INGRESO NETO DE INTERESES	193,786.43	47,457.28	96,602.95	149,073.15	202,336.79	55,087.15	115,481.98	181,406.83	242,701.97
OTROS INGRESOS	59,599.85	8,319.16	14,473.09	25,009.81	35,225.90	9,472.61	20,967.19	35,627.68	49,337.12
INGRESO DE OPERACIONES	253,386.28	55,776.43	111,076.04	174,082.95	237,562.69	64,559.76	136,449.17	217,034.51	292,039.09
EGRESOS GENERALES	130,007.26	30,961.35	63,741.20	102,295.88	136,750.24	34,036.76	68,973.40	107,078.46	144,918.80
UTILIDAD ANTES DE PROVISIONES	123,379.02	24,815.08	47,334.84	71,787.07	100,812.45	30,522.99	67,475.77	109,956.05	147,120.30
UTILIDAD DEL PERIODO	102,482.84	23,647.19	47,297.65	74,413.72	103,053.82	24,678.48	56,466.35	96,879.42	124,753.85
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	20,981.24	20,630.63	25,689.84	21,306.77	22,422.75	21,964.07	22,411.87	20,217.35	22,752.63
TOTAL PROVISIONES PARA PRESTAMOS	19,706.38	20,200.91	18,702.90	16,008.59	15,127.19	16,888.09	17,122.72	18,687.05	24,216.08
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.67	0.65	0.82	0.67	0.65	0.63	0.62	0.53	0.64
PROVISIONES / PRESTAMOS VENCIDOS (%)	93.92	97.92	72.80	75.13	67.46	76.89	76.40	92.43	106.43
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.63	0.64	0.60	0.50	0.44	0.49	0.47	0.49	0.68
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.03	6.73	7.14	7.28	7.02	6.79	7.01	8.18	7.26
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.16	13.53	12.74	12.44	11.26	11.42	11.74	12.64	12.04
PATRIMONIO / PRESTAMOS TOTALES (%)	21.03	21.73	22.41	22.33	20.18	20.86	21.18	22.27	21.31
INDICE DE ADECUACION DE CAPITAL	14.67	14.68	14.63	14.84	13.95	13.53	13.57	14.49	14.03
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	49.37	53.71	46.30	43.35	39.13	42.42	42.28	36.70	41.54
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	44.37	48.29	41.79	39.07	35.47	38.54	38.24	32.79	37.48
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	71.63	74.57	73.11	72.10	69.55	72.05	71.70	68.04	70.62
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.01	1.75	1.71	1.85	1.85	1.73	1.87	2.08	2.01
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.14	1.02	1.04	1.06	1.07	0.95	1.09	1.28	1.23
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.40	14.63	14.10	14.43	15.28	13.98	15.35	16.57	17.22
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.32	4.81	4.76	5.03	4.90	5.10	4.99	5.00	4.99
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.52	1.31	1.28	1.32	1.27	1.24	1.16	1.11	1.09
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.80	3.51	3.48	3.71	3.63	3.86	3.83	3.89	3.90
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	51.31	55.51	57.39	58.76	57.56	52.72	50.55	49.34	49.62
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.17	0.61	0.52	0.62	0.63	0.66	0.70	0.76	0.79
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	3,178.00	3,172.00	3,201.00	3,221.00	3,223.00	3,137.00	3,147.00	3,174.00	3,210.00
NUMERO DE SUCURSALES	80.00	80.00	80.00	80.00	80.00	80.00	80.00	79.00	78.00
PRESTAMOS / EMPLEADOS	982.36	995.81	976.22	994.27	1,064.00	1,108.78	1,156.90	1,194.38	1,106.87
DEPOSITOS TOTALES / EMPLEADOS	2,641.17	2,891.94	2,766.63	2,749.21	2,772.08	3,092.86	3,158.87	2,904.97	2,931.95
UTILIDAD NETA / EMPLEADOS	32.25	7.45	14.78	23.10	31.97	7.87	17.94	30.52	38.86
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.91	22.50	16.65	10.44	5.51	4.68	12.03	5.03	5.87

PRESTAMOS (%)	(3.39)	(14.65)	(15.26)	0.87	9.84	10.12	16.51	18.37	3.61
LOCALES (%)	(3.39)	(14.65)	(15.26)	0.87	9.84	10.12	16.51	18.37	3.61
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	8.10	23.87	18.62	12.55	6.44	5.77	12.25	4.12	5.34
LOCALES (%)	8.36	24.30	19.11	12.89	6.71	5.99	12.44	4.36	5.52
EXTRANJEROS (%)	(16.72)	(18.50)	(29.21)	(24.60)	(27.38)	(27.84)	(18.45)	(33.66)	(27.77)
PATRIMONIO (%)	10.77	13.21	9.15	8.34	5.39	5.69	10.07	18.06	9.41
UTILIDAD NETA (%)	(14.77)	10.94	6.75	12.05	0.56	4.36	19.39	30.19	21.06
CLASIFICACION PRESTAMOS									
NORMAL	2,969,939.47	3,012,176.81	2,968,785.26	3,043,203.70	3,327,822.57	3,352,250.12	3,514,579.06	3,627,508.24	3,379,511.47
MENCION ESPECIAL	130,815.49	128,586.50	136,395.02	133,627.01	85,548.63	112,848.32	113,364.81	155,152.50	168,604.67
SUBNORMAL	23,098.31	19,843.68	22,295.54	23,439.76	14,518.89	14,658.55	15,145.11	12,620.80	12,367.79
DUDOSO	10,057.25	9,986.91	8,099.93	9,908.83	6,009.11	5,353.98	6,341.02	6,026.96	6,499.55
IRRECUPERABLE	7,731.95	8,324.11	8,005.03	8,369.74	10,495.05	10,029.78	8,448.36	8,334.39	10,276.26
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.50	7.00	0.00	0.00	0.00	0.00	9.00	7.44	7.44
AL POR MENOR	7.72	7.62	7.99	7.67	7.90	7.54	7.34	7.23	7.27
CONSUMO									
VIVIENDA HIPOTECARIA	5.24	0.00	5.31	5.30	5.43	5.37	5.39	5.38	5.36
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	6.63	6.59	6.56	6.53	6.61	6.47	6.46	6.44	6.41
TARJETA DE CREDITO	13.66	13.61	13.53	13.54	13.58	13.56	13.54	13.62	13.67
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.31	2.28	2.23	2.19	2.16	2.14	2.12	2.11	2.11
PERSONA JURIDICA	1.70	1.71	1.66	1.63	1.61	1.60	1.60	1.61	1.59

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016