

BANCO NACIONAL DE PANAMÁ
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	9,854,279.78	10,679,352.64	10,991,400.57	10,319,133.43	10,432,789.31	9,765,318.93	10,415,868.15	10,031,003.44	9,766,647.21
ACTIVOS LIQUIDOS	3,495,774.11	4,115,511.70	4,203,342.04	3,383,491.89	3,909,842.76	2,962,709.83	3,602,011.35	3,094,045.31	2,799,652.02
TOTAL DE PRESTAMOS	3,429,267.05	3,478,252.67	3,640,755.63	3,790,955.85	3,553,043.66	3,663,299.23	3,669,000.56	3,759,284.98	3,606,170.50
LOCALES	3,429,267.05	3,478,252.67	3,640,755.63	3,790,955.85	3,553,043.66	3,663,299.23	3,669,000.56	3,759,284.98	3,606,170.50
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	2,718,526.14	2,874,698.60	2,924,760.00	2,889,616.32	2,736,746.44	2,906,845.01	2,888,296.04	2,916,361.61	3,068,580.07
TOTAL DE DEPOSITOS	8,934,428.38	9,702,289.49	9,940,978.71	9,220,375.65	9,411,560.02	8,688,671.91	9,275,848.53	8,784,502.39	8,604,500.34
LOCALES	8,887,114.15	9,658,469.82	9,897,386.63	9,184,374.84	9,377,386.10	8,657,003.32	9,241,006.75	8,721,264.66	8,560,578.01
DEPOSITOS DE OFICIALES	7,329,774.48	7,924,943.22	8,204,947.56	7,493,464.30	7,392,480.79	6,736,305.53	7,308,265.07	6,726,745.69	6,435,173.29
DEPOSITOS DE PARTICULARES	894,497.16	1,094,190.95	975,732.15	1,016,229.37	1,053,530.25	1,147,029.34	1,233,689.49	1,290,397.93	1,116,927.41
DEPOSITOS DE BANCOS	662,842.52	639,335.65	716,706.92	674,681.18	931,375.06	773,668.46	699,052.19	704,121.04	1,008,477.31
EXTRANJEROS	47,314.22	43,819.67	43,592.08	36,000.81	34,173.92	31,668.58	34,841.78	63,237.74	43,922.34
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	47,314.22	43,819.67	43,592.08	36,000.81	34,173.92	31,668.58	34,841.78	63,237.74	43,922.34
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	692,019.29	725,577.05	770,988.33	844,287.16	757,140.11	823,000.32	874,530.59	931,669.97	867,352.98
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	9,597,097.10	10,440,831.33	10,401,409.35	10,072,204.02	10,143,534.55	10,222,335.79	10,703,634.36	10,175,068.44	10,099,718.26
ACTIVOS GENERADORES DE INGRESOS	5,569,123.03	5,712,828.63	6,032,341.75	6,214,695.66	6,218,791.65	6,461,547.75	6,561,406.12	6,678,109.38	6,482,270.34
TOTAL DE PRESTAMOS	3,275,601.57	3,318,484.90	3,382,816.76	3,496,748.15	3,491,155.35	3,570,775.95	3,654,878.10	3,775,120.42	3,579,607.08
TOTAL DE INVERSIONES	2,293,521.46	2,394,343.73	2,649,524.99	2,717,947.50	2,727,636.29	2,890,771.80	2,906,528.02	2,902,988.96	2,902,663.26
PATRIMONIO TOTAL	674,322.26	706,033.05	735,713.24	779,723.27	724,579.70	774,288.69	822,759.46	887,978.56	812,246.55
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	273,130.36	72,800.02	150,587.72	233,025.70	310,516.80	80,424.19	164,877.44	252,288.06	340,913.69

EGRESOS DE OPERACIONES	70,793.57	17,712.87	35,105.74	51,618.87	67,814.83	15,830.22	31,513.46	48,741.42	66,978.31
INGRESO NETO DE INTERESES	202,336.79	55,087.15	115,481.98	181,406.83	242,701.97	64,593.97	133,363.98	203,546.65	273,935.38
OTROS INGRESOS	35,225.90	9,472.61	20,967.19	35,627.68	49,337.12	14,747.66	25,190.45	35,288.56	50,464.62
INGRESO DE OPERACIONES	237,562.69	64,559.76	136,449.17	217,034.51	292,039.09	79,341.63	158,554.43	238,835.21	324,400.01
EGRESOS GENERALES	136,750.24	34,036.76	68,973.40	107,078.46	144,918.80	33,307.94	68,407.64	105,179.47	148,617.66
UTILIDAD ANTES DE PROVISIONES	100,812.45	30,522.99	67,475.77	109,956.05	147,120.30	46,033.68	90,146.79	133,655.74	175,782.35
UTILIDAD DEL PERIODO	103,053.82	24,678.48	56,466.35	96,879.42	124,753.85	43,540.53	84,781.41	126,172.52	160,430.31
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	22,422.75	21,964.07	22,411.87	20,217.35	22,752.63	25,394.08	25,450.07	23,190.51	26,454.11
TOTAL PROVISIONES PARA PRESTAMOS	15,127.19	16,888.09	17,122.72	18,687.05	24,216.08	25,074.05	26,711.00	27,677.71	34,675.45
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.65	0.63	0.62	0.53	0.64	0.69	0.69	0.62	0.73
PROVISIONES / PRESTAMOS VENCIDOS (%)	67.46	76.89	76.40	92.43	106.43	98.74	104.95	119.35	131.08
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.44	0.49	0.47	0.49	0.68	0.68	0.73	0.74	0.96
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.02	6.79	7.01	8.18	7.26	8.43	8.40	9.29	8.88
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.26	11.42	11.74	12.64	12.04	12.53	13.34	13.96	12.99
PATRIMONIO / PRESTAMOS TOTALES (%)	20.18	20.86	21.18	22.27	21.31	22.47	23.84	24.78	24.05
INDICE DE ADECUACION DE CAPITAL	13.95	13.53	13.57	14.49	14.03	15.12	15.33	16.77	16.87
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	39.13	42.42	42.28	36.70	41.54	34.10	38.83	35.22	32.54
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	35.47	38.54	38.24	32.79	37.48	30.34	34.58	30.84	28.67
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	69.55	72.05	71.70	68.04	70.62	67.55	69.97	68.42	68.20
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.85	1.73	1.87	2.08	2.01	2.70	2.58	2.52	2.47
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.07	0.95	1.09	1.28	1.23	1.70	1.58	1.65	1.59
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.28	13.98	15.35	16.57	17.22	22.49	20.61	18.95	19.75
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.90	5.10	4.99	5.00	4.99	4.98	5.03	5.04	5.26
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.27	1.24	1.16	1.11	1.09	0.98	0.96	0.97	1.03
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.63	3.86	3.83	3.89	3.90	4.00	4.07	4.06	4.23
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.56	52.72	50.55	49.34	49.62	41.98	43.14	44.04	45.81
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.63	0.66	0.70	0.76	0.79	0.91	0.77	0.70	0.78
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	3,223.00	3,137.00	3,147.00	3,174.00	3,210.00	3,166.00	3,209.00	3,261.00	3,295.00
NUMERO DE SUCURSALES	80.00	80.00	80.00	79.00	78.00	78.00	78.00	79.00	80.00
PRESTAMOS / EMPLEADOS	1,064.00	1,108.78	1,156.90	1,194.38	1,106.87	1,157.07	1,143.35	1,152.80	1,094.44
DEPOSITOS TOTALES / EMPLEADOS	2,772.08	3,092.86	3,158.87	2,904.97	2,931.95	2,744.37	2,890.57	2,693.81	2,611.38

UTILIDAD NETA / EMPLEADOS	31.97	7.87	17.94	30.52	38.86	13.75	26.42	38.69	48.69
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.51	4.68	12.03	5.03	5.87	(8.56)	(5.24)	(2.79)	(6.39)
PRESTAMOS (%)	9.84	10.12	16.51	18.37	3.61	5.32	0.78	(0.84)	1.50
LOCALES (%)	9.84	10.12	16.51	18.37	3.61	5.32	0.78	(0.84)	1.50
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	6.44	5.77	12.25	4.12	5.34	(10.45)	(6.69)	(4.73)	(8.58)
LOCALES (%)	6.71	5.99	12.44	4.36	5.52	(10.37)	(6.63)	(5.04)	(8.71)
EXTRANJEROS (%)	(27.38)	(27.84)	(18.45)	(33.66)	(27.77)	(27.73)	(20.07)	75.66	28.53
PATRIMONIO (%)	5.39	5.69	10.07	18.06	9.41	13.43	13.43	10.35	14.56
UTILIDAD NETA (%)	0.56	4.36	19.39	30.19	21.06	76.43	50.15	30.24	28.60
CLASIFICACION PRESTAMOS									
NORMAL	3,327,822.57	3,352,250.12	3,514,579.06	3,627,508.24	3,379,511.47	3,492,184.23	3,499,120.46	3,524,809.84	3,366,795.72
MENCION ESPECIAL	85,548.63	112,848.32	113,364.81	155,152.50	168,604.67	158,684.56	160,088.60	225,480.51	230,789.23
SUBNORMAL	14,518.89	14,658.55	15,145.11	12,620.80	12,367.79	19,064.76	17,135.70	16,195.16	20,214.32
DUDOSO	6,009.11	5,353.98	6,341.02	6,026.96	6,499.55	6,886.05	6,591.43	7,478.54	7,525.28
IRRECUPERABLE	10,495.05	10,029.78	8,448.36	8,334.39	10,276.26	11,553.69	12,775.38	12,998.65	15,521.41
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	0.00	0.00	9.00	7.44	7.44	0.00	0.00	4.00	4.03
AL POR MENOR	7.90	7.54	7.34	7.23	7.27	7.27	7.27	7.21	7.18
CONSUMO									
VIVIENDA HIPOTECARIA	5.43	5.37	5.39	5.38	5.36	5.34	5.32	5.30	5.28
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	6.61	6.47	6.46	6.44	6.41	6.40	6.40	6.40	6.40
TARJETA DE CREDITO	13.58	13.56	13.54	13.62	13.67	13.64	13.70	13.76	13.76
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.16	2.14	2.12	2.11	2.11	2.14	2.16	2.20	2.22
PERSONA JURIDICA	1.61	1.60	1.60	1.61	1.59	1.62	1.63	1.68	1.68

Nota : Cifras preliminares 2017

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