

BANCO NACIONAL DE PANAMÁ
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	10,432,789.31	9,765,318.93	10,415,868.15	10,031,003.44	9,766,647.21	9,122,848.96	9,008,272.46	8,760,677.62	0.00
ACTIVOS LIQUIDOS	3,909,842.76	2,962,709.83	3,602,011.35	3,094,045.31	2,799,652.02	1,868,143.96	2,074,343.93	1,330,608.02	0.00
TOTAL DE PRESTAMOS	3,553,043.66	3,663,299.23	3,669,000.56	3,759,284.98	3,606,170.50	3,781,066.28	3,907,949.34	4,334,093.31	0.00
LOCALES	3,553,043.66	3,663,299.23	3,669,000.56	3,759,284.98	3,606,170.50	3,781,066.28	3,907,949.34	4,334,093.31	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	2,736,746.44	2,906,845.01	2,888,296.04	2,916,361.61	3,068,580.07	3,183,317.51	2,732,348.45	2,753,323.07	0.00
TOTAL DE DEPOSITOS	9,411,560.02	8,688,671.91	9,275,848.53	8,784,502.39	8,604,500.34	7,828,622.98	7,899,411.20	7,574,746.77	0.00
LOCALES	9,377,386.10	8,657,003.32	9,241,006.75	8,721,264.66	8,560,578.01	7,782,946.09	7,857,728.72	7,531,243.19	0.00
DEPOSITOS DE OFICIALES	7,392,480.79	6,736,305.53	7,308,265.07	6,726,745.69	6,435,173.29	6,053,424.82	6,096,456.44	5,744,868.02	0.00
DEPOSITOS DE PARTICULARES	1,053,530.25	1,147,029.34	1,233,689.49	1,290,397.93	1,116,927.41	1,145,927.32	1,105,921.98	1,103,053.03	0.00
DEPOSITOS DE BANCOS	931,375.06	773,668.46	699,052.19	704,121.04	1,008,477.31	583,593.95	655,350.30	683,322.14	0.00
EXTRANJEROS	34,173.92	31,668.58	34,841.78	63,237.74	43,922.34	45,676.89	41,682.48	43,503.57	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	34,173.92	31,668.58	34,841.78	63,237.74	43,922.34	45,676.89	41,682.48	43,503.57	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	757,140.11	823,000.32	874,530.59	931,669.97	867,352.98	827,706.15	831,359.66	858,351.59	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	10,143,534.55	10,222,335.79	10,703,634.36	10,175,068.44	10,099,718.26	9,444,083.95	9,712,070.31	9,395,840.53	0.00
ACTIVOS GENERADORES DE INGRESOS	6,218,791.65	6,461,547.75	6,561,406.12	6,678,109.38	6,482,270.34	6,767,264.01	6,598,797.20	6,881,531.49	0.00
TOTAL DE PRESTAMOS	3,491,155.35	3,570,775.95	3,654,878.10	3,775,120.42	3,579,607.08	3,722,182.75	3,788,474.95	4,046,689.15	0.00
TOTAL DE INVERSIONES	2,727,636.29	2,890,771.80	2,906,528.02	2,902,988.96	2,902,663.26	3,045,081.26	2,810,322.25	2,834,842.34	0.00
PATRIMONIO TOTAL	724,579.70	774,288.69	822,759.46	887,978.56	812,246.55	825,353.24	852,945.13	895,010.78	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	310,516.80	80,424.19	164,877.44	252,288.06	340,913.69	87,094.83	192,248.07	281,999.42	0.00
EGRESOS DE OPERACIONES	67,814.83	15,830.22	31,513.46	48,741.42	66,978.31	19,243.09	39,307.46	59,301.36	0.00
INGRESO NETO DE INTERESES	242,701.97	64,593.97	133,363.98	203,546.65	273,935.38	67,851.74	152,940.62	222,698.06	0.00

OTROS INGRESOS	49,337.12	14,747.66	25,190.45	35,288.56	50,454.89	11,425.18	22,041.91	33,545.49	0.00
INGRESO DE OPERACIONES	292,039.09	79,341.63	158,554.43	238,835.21	324,390.27	79,276.92	174,982.52	256,243.54	0.00
EGRESOS GENERALES	144,918.80	33,307.94	68,407.64	105,179.47	148,607.92	34,053.33	68,879.28	105,953.00	0.00
UTILIDAD ANTES DE PROVISIONES	147,120.30	46,033.68	90,146.79	133,655.74	175,782.35	45,223.58	106,103.24	150,290.54	0.00
UTILIDAD DEL PERIODO	124,753.85	43,540.53	84,781.41	126,172.52	160,430.31	42,237.23	100,960.49	147,235.81	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	22,752.63	25,394.08	25,450.07	23,190.51	26,454.11	32,281.46	33,112.80	34,647.67	0.00
TOTAL PROVISIONES PARA PRESTAMOS	24,216.08	25,074.05	26,711.00	27,677.71	34,675.45	37,779.57	38,888.95	50,161.25	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.64	0.69	0.69	0.62	0.73	0.85	0.85	0.80	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	106.43	98.74	104.95	119.35	131.08	117.03	117.44	144.78	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.68	0.68	0.73	0.74	0.96	1.00	1.00	1.16	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.26	8.43	8.40	9.29	8.88	9.07	9.23	9.80	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.04	12.53	13.34	13.96	12.99	11.88	12.52	12.11	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	21.31	22.47	23.84	24.78	24.05	21.89	21.27	19.80	0.00
INDICE DE ADECUACION DE CAPITAL	14.03	15.12	15.33	16.77	16.87	16.18	16.44	17.33	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	41.54	34.10	38.83	35.22	32.54	23.86	26.26	17.57	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	37.48	30.34	34.58	30.84	28.67	20.48	23.03	15.19	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	70.62	67.55	69.97	68.42	68.20	64.53	60.85	53.92	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.01	2.70	2.58	2.52	2.47	2.50	3.06	2.85	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.23	1.70	1.58	1.65	1.59	1.79	2.08	2.09	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.22	22.49	20.61	18.95	19.75	20.47	23.67	21.93	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.99	4.98	5.03	5.04	5.26	5.15	5.83	5.46	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.09	0.98	0.96	0.97	1.03	1.14	1.19	1.15	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.90	4.00	4.07	4.06	4.23	4.01	4.64	4.31	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	49.62	41.98	43.14	44.04	45.81	42.95	39.36	41.35	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.79	0.91	0.77	0.70	0.78	0.68	0.67	0.65	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	3,210.00	3,166.00	3,209.00	3,261.00	3,295.00	3,268.00	3,370.00	3,440.00	0.00
NUMERO DE SUCURSALES	78.00	78.00	78.00	79.00	80.00	80.00	81.00	82.00	0.00
PRESTAMOS / EMPLEADOS	1,106.87	1,157.07	1,143.35	1,152.80	1,094.44	1,157.00	1,159.63	1,259.91	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,931.95	2,744.37	2,890.57	2,693.81	2,611.38	2,395.54	2,344.04	2,201.96	0.00
UTILIDAD NETA / EMPLEADOS	38.86	13.75	26.42	38.69	48.69	12.92	29.96	42.80	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.87	(8.56)	(5.24)	(2.79)	(6.39)	(6.58)	(13.51)	(12.66)	0.00
PRESTAMOS (%)	3.61	5.32	0.78	(0.84)	1.50	3.21	6.51	15.29	0.00

LOCALES (%)	3.61	5.32	0.78	(0.84)	1.50	3.21	6.51	15.29	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	5.34	(10.45)	(6.69)	(4.73)	(8.58)	(9.90)	(14.84)	(13.77)	0.00
LOCALES (%)	5.52	(10.37)	(6.63)	(5.04)	(8.71)	(10.10)	(14.97)	(13.65)	0.00
EXTRANJEROS (%)	(27.77)	(27.73)	(20.07)	75.66	28.53	44.23	19.63	(31.21)	0.00
PATRIMONIO (%)	9.41	13.43	13.43	10.35	14.56	0.57	(4.94)	(7.87)	0.00
UTILIDAD NETA (%)	21.06	76.43	50.15	30.24	28.60	(2.99)	19.08	16.69	0.00
CLASIFICACION PRESTAMOS									
NORMAL	3,379,511.47	3,492,184.23	3,499,120.46	3,524,809.84	3,366,795.72	3,536,615.90	3,658,739.08	4,110,159.76	0.00
MENCION ESPECIAL	168,604.67	158,684.56	160,088.60	225,480.51	230,789.23	238,074.15	238,028.89	220,338.63	0.00
SUBNORMAL	12,367.79	19,064.76	17,135.70	16,195.16	20,214.32	19,008.77	24,127.73	24,364.02	0.00
DUDOSO	6,499.55	6,886.05	6,591.43	7,478.54	7,525.28	8,645.46	9,515.94	10,613.90	0.00
IRRECUPERABLE	10,276.26	11,553.69	12,775.38	12,998.65	15,521.41	16,501.57	16,426.66	18,778.25	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	7.44	7.80	7.33	4.00	4.03	5.90	5.92	6.04	0.00
AL POR MENOR	7.27	7.27	7.27	7.21	7.18	7.12	7.08	7.05	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.36	5.34	5.32	5.30	5.28	5.27	5.25	5.24	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	6.41	6.40	6.40	6.40	6.40	6.40	6.39	6.39	0.00
TARJETA DE CREDITO	13.67	13.64	13.70	13.67	13.76	13.76	13.74	13.71	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.11	2.14	2.16	2.20	2.22	2.24	2.25	2.26	0.00
PERSONA JURIDICA	1.59	1.62	1.63	1.68	1.68	1.66	1.75	1.76	0.00