

**BANCO NACIONAL DE PANAMÁ**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2019**  
**( En Miles de Balboas)**

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	9,766,647.21	9,122,848.96	9,008,272.46	8,760,677.62	9,167,319.97	9,399,871.06	9,111,047.13	9,990,973.39	0.00
ACTIVOS LIQUIDOS	2,799,652.02	1,868,143.96	2,074,343.93	1,330,608.02	2,020,672.54	1,949,438.20	2,036,917.11	2,340,271.28	0.00
TOTAL DE PRESTAMOS	3,606,170.50	3,781,066.28	3,907,949.34	4,334,093.31	4,198,822.09	4,602,204.85	4,191,398.57	4,416,815.98	0.00
LOCALES	3,606,170.50	3,781,066.28	3,907,949.34	4,334,093.31	4,198,822.09	4,602,204.85	4,191,398.57	4,416,815.98	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	3,068,580.07	3,183,317.51	2,732,348.45	2,753,323.07	2,616,101.08	2,552,867.64	2,622,459.15	2,959,795.18	0.00
TOTAL DE DEPOSITOS	8,604,500.34	7,828,622.98	7,899,411.20	7,574,746.77	8,064,302.44	8,212,073.39	7,904,829.36	8,582,731.38	0.00
LOCALES	8,560,578.01	7,782,946.09	7,857,728.72	7,531,243.19	8,019,571.07	8,182,560.55	7,884,906.35	8,563,545.50	0.00
DEPOSITOS DE OFICIALES	6,435,173.29	6,053,424.82	6,096,456.44	5,744,868.02	6,101,046.03	6,346,582.96	6,106,476.88	6,709,951.61	0.00
DEPOSITOS DE PARTICULARES	1,116,927.41	1,145,927.32	1,105,921.98	1,103,053.03	1,120,814.48	1,080,060.42	1,095,872.07	1,147,790.42	0.00
DEPOSITOS DE BANCOS	1,008,477.31	583,593.95	655,350.30	683,322.14	797,710.56	755,917.17	682,557.40	705,803.47	0.00
EXTRANJEROS	43,922.34	45,676.89	41,682.48	43,503.57	44,731.37	29,512.84	19,923.01	19,185.89	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	43,922.34	45,676.89	41,682.48	43,503.57	44,731.37	29,512.84	19,923.01	19,185.89	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	867,352.98	827,706.15	831,359.66	858,351.59	809,823.16	855,324.18	894,208.42	936,284.81	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	10,099,718.26	9,444,083.95	9,712,070.31	9,395,840.53	9,466,983.59	9,261,360.01	9,059,659.79	9,375,825.50	0.00
ACTIVOS GENERADORES DE INGRESOS	6,482,270.34	6,767,264.01	6,598,797.20	6,881,531.49	6,744,836.87	7,059,728.13	6,727,077.76	7,232,013.77	0.00
TOTAL DE PRESTAMOS	3,579,607.08	3,722,182.75	3,788,474.95	4,046,689.15	3,902,496.30	4,191,635.56	4,049,673.95	4,375,454.64	0.00
TOTAL DE INVERSIONES	2,902,663.26	3,045,081.26	2,810,322.25	2,834,842.34	2,842,340.57	2,868,092.57	2,677,403.80	2,856,559.12	0.00
PATRIMONIO TOTAL	812,246.55	825,353.24	852,945.13	895,010.78	838,588.07	841,515.16	862,784.04	897,318.20	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	340,913.69	87,094.83	192,248.07	281,999.42	376,836.13	93,764.53	189,231.10	288,698.63	0.00

EGRESOS DE OPERACIONES	66,978.31	19,243.09	39,307.46	59,301.36	80,558.37	22,151.81	47,264.73	73,575.39	0.00
INGRESO NETO DE INTERESES	273,935.38	67,851.74	152,940.62	222,698.06	296,277.76	71,612.71	141,966.36	215,123.24	0.00
OTROS INGRESOS	50,454.89	11,425.18	22,041.91	33,545.49	47,415.70	11,746.65	22,205.70	33,005.87	0.00
INGRESO DE OPERACIONES	324,390.27	79,276.92	174,982.52	256,243.54	343,693.45	83,359.36	164,172.07	248,129.11	0.00
EGRESOS GENERALES	148,607.92	34,053.33	68,879.28	105,953.00	149,255.71	35,463.28	73,538.47	113,045.11	0.00
UTILIDAD ANTES DE PROVISIONES	175,782.35	45,223.58	106,103.24	150,290.54	194,437.75	47,896.08	90,633.60	135,084.00	0.00
UTILIDAD DEL PERIODO	160,430.31	42,237.23	100,960.49	147,235.81	183,901.95	44,511.98	82,920.84	124,110.99	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	26,454.11	32,281.46	33,112.80	34,647.67	30,198.43	36,315.44	38,808.70	37,654.94	0.00
TOTAL PROVISIONES PARA PRESTAMOS	34,675.45	37,779.57	38,888.95	50,161.25	53,607.99	52,219.47	55,845.26	58,281.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.73	0.85	0.85	0.80	0.72	0.79	0.93	0.85	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	131.08	117.03	117.44	144.78	177.52	143.79	143.90	154.78	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.96	1.00	1.00	1.16	1.28	1.13	1.33	1.32	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.88	9.07	9.23	9.80	8.83	9.10	9.81	9.37	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.99	11.88	12.52	12.11	11.88	11.95	13.12	12.69	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	24.05	21.89	21.27	19.80	19.29	18.59	21.33	21.20	0.00
INDICE DE ADECUACION DE CAPITAL	16.87	16.18	16.44	17.33	16.63	17.52	17.66	16.78	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	32.54	23.86	26.26	17.57	25.06	23.74	25.77	27.27	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	28.67	20.48	23.03	15.19	22.04	20.74	22.36	23.42	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	68.20	64.53	60.85	53.92	57.50	54.83	58.94	61.75	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.47	2.50	3.06	2.85	2.73	2.52	2.47	2.29	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.59	1.79	2.08	2.09	1.94	1.92	1.83	1.76	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.75	20.47	23.67	21.93	21.93	21.16	19.22	18.44	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.26	5.15	5.83	5.46	5.59	5.31	5.63	5.32	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.03	1.14	1.19	1.15	1.19	1.26	1.41	1.36	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.23	4.01	4.64	4.31	4.39	4.06	4.22	3.97	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	45.81	42.95	39.36	41.35	43.43	42.54	44.79	45.56	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.78	0.68	0.67	0.65	0.70	0.67	0.66	0.61	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	3,295.00	3,268.00	3,370.00	3,440.00	3,493.00	3,494.00	3,525.00	3,521.00	0.00
NUMERO DE SUCURSALES	80.00	80.00	81.00	82.00	84.00	87.00	87.00	88.00	0.00
PRESTAMOS / EMPLEADOS	1,094.44	1,157.00	1,159.63	1,259.91	1,202.07	1,317.17	1,189.05	1,254.42	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,611.38	2,395.54	2,344.04	2,201.96	2,308.70	2,350.34	2,242.50	2,437.58	0.00
UTILIDAD NETA / EMPLEADOS	48.69	12.92	29.96	42.80	52.65	12.74	23.52	35.25	0.00

TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(6.39)	(6.58)	(13.51)	(12.66)	(6.14)	3.04	1.14	14.04	0.00
PRESTAMOS (%)	1.50	3.21	6.51	15.29	16.43	21.72	7.25	1.91	0.00
LOCALES (%)	1.50	3.21	6.51	15.29	16.43	21.72	7.25	1.91	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	(8.58)	(9.90)	(14.84)	(13.77)	(6.28)	4.90	0.07	13.31	0.00
LOCALES (%)	(8.71)	(10.10)	(14.97)	(13.65)	(6.32)	5.13	0.35	13.71	0.00
EXTRANJEROS (%)	28.53	44.23	19.63	(31.21)	1.84	(35.39)	(52.20)	(55.90)	0.00
PATRIMONIO (%)	14.56	0.57	(4.94)	(7.87)	(6.63)	3.34	7.56	9.08	0.00
UTILIDAD NETA (%)	28.60	(2.99)	19.08	16.69	14.63	5.39	(17.87)	(15.71)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	3,366,795.72	3,536,615.90	3,658,739.08	4,110,159.76	3,975,505.31	4,353,121.22	3,938,191.62	4,162,009.65	0.00
MENCION ESPECIAL	230,789.23	238,074.15	238,028.89	220,338.63	227,992.89	191,443.35	188,346.37	185,287.05	0.00
SUBNORMAL	20,214.32	19,008.77	24,127.73	24,364.02	20,336.35	81,942.79	88,725.64	95,623.27	0.00
DUDOSO	7,525.28	8,645.46	9,515.94	10,613.90	12,221.08	11,938.89	13,577.21	14,207.26	0.00
IRRECUPERABLE	15,521.41	16,501.57	16,426.66	18,778.25	16,374.44	15,978.06	18,402.99	17,969.74	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.03	5.90	5.92	6.04	6.10	6.19	6.29	6.27	0.00
AL POR MENOR	7.18	7.12	7.08	7.05	7.09	7.10	7.04	6.97	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.28	5.27	5.25	5.24	5.23	5.22	5.21	5.19	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	6.40	6.40	6.39	6.39	6.38	6.38	6.38	6.38	0.00
TARJETA DE CREDITO	13.76	13.76	13.74	13.71	13.75	13.71	13.67	13.61	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.22	2.24	2.25	2.26	2.27	2.28	2.28	2.30	0.00
PERSONA JURIDICA	1.68	1.66	1.75	1.76	1.75	1.82	1.80	1.87	0.00