

BANCO NACIONAL DE PANAMÁ
ESTADÍSTICAS FINANCIERAS
A JUNIO 2020
(En Miles de Balboas)

| | 2018 | 2019 | | | | 2020 | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 9,167,319.97 | 9,399,871.06 | 9,111,047.13 | 9,994,044.58 | 10,850,338.48 | 10,161,837.98 | 12,920,317.44 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 2,020,672.54 | 1,949,438.20 | 2,036,917.11 | 2,340,271.28 | 3,267,431.06 | 2,685,192.72 | 5,288,018.10 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 4,198,822.09 | 4,602,204.85 | 4,191,398.57 | 4,416,815.98 | 4,396,471.86 | 4,505,648.73 | 4,538,342.95 | 0.00 | 0.00 |
| LOCALES | 4,198,822.09 | 4,602,204.85 | 4,191,398.57 | 4,416,815.98 | 4,396,471.86 | 4,505,648.73 | 4,538,342.95 | 0.00 | 0.00 |
| EXTRANJEROS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 2,616,101.08 | 2,552,867.64 | 2,622,459.15 | 2,959,795.18 | 2,918,936.39 | 2,711,875.77 | 2,799,204.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 8,064,302.44 | 8,212,073.39 | 7,904,829.36 | 8,582,731.38 | 9,442,511.42 | 8,644,743.35 | 11,034,120.57 | 0.00 | 0.00 |
| LOCALES | 8,019,571.07 | 8,182,560.55 | 7,884,906.35 | 8,563,545.50 | 9,423,579.29 | 8,627,743.82 | 11,016,203.20 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 6,101,046.03 | 6,346,582.96 | 6,106,476.88 | 6,709,951.61 | 7,449,997.82 | 6,289,484.00 | 8,701,985.57 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 1,120,814.48 | 1,080,060.42 | 1,095,872.07 | 1,147,790.42 | 1,156,120.86 | 1,137,360.97 | 1,298,408.88 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 797,710.56 | 755,917.17 | 682,557.40 | 705,803.47 | 817,460.62 | 1,200,898.85 | 1,015,808.74 | 0.00 | 0.00 |
| EXTRANJEROS | 44,731.37 | 29,512.84 | 19,923.01 | 19,185.89 | 18,932.13 | 16,999.53 | 17,917.37 | 0.00 | 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 | 44,731.37 | 29,512.84 | 19,923.01 | 19,185.89 | 18,932.13 | 16,999.53 | 17,917.37 | 0.00 | 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 | 809,823.16 | 855,324.18 | 894,208.42 | 936,284.81 | 901,507.42 | 938,970.38 | 971,098.17 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 9,466,983.59 | 9,261,360.01 | 9,059,659.79 | 9,377,361.10 | 10,008,829.22 | 9,780,854.52 | 11,015,682.29 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 6,744,836.87 | 7,059,728.13 | 6,727,077.76 | 7,232,013.77 | 7,065,165.71 | 7,186,298.49 | 7,075,702.34 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 3,902,496.30 | 4,191,635.56 | 4,049,673.95 | 4,375,454.64 | 4,297,646.97 | 4,553,926.79 | 4,364,870.76 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 2,842,340.57 | 2,868,092.57 | 2,677,403.80 | 2,856,559.12 | 2,767,518.73 | 2,632,371.70 | 2,710,831.58 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 838,588.07 | 841,515.16 | 862,784.04 | 897,318.20 | 855,665.29 | 897,147.28 | 932,653.30 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 376,836.13 | 93,764.53 | 189,231.10 | 288,698.63 | 390,911.32 | 97,966.24 | 192,336.43 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 80,558.37 | 22,151.81 | 47,264.73 | 73,575.39 | 99,793.62 | 21,750.85 | 45,179.75 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 296,277.76 | 71,612.71 | 141,966.36 | 215,123.24 | 291,117.70 | 76,215.38 | 147,156.68 | 0.00 | 0.00 |
| OTROS INGRESOS | 47,415.70 | 11,746.65 | 22,205.70 | 33,005.87 | 46,591.22 | 13,679.41 | 24,673.85 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 343,693.45 | 83,359.36 | 164,172.07 | 248,129.11 | 337,708.92 | 89,894.79 | 171,830.53 | 0.00 | 0.00 |

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| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| EGRESOS GENERALES | 149,255.71 | 35,463.28 | 73,538.47 | 113,045.11 | 154,221.59 | 36,647.08 | 73,260.99 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 194,437.75 | 47,896.08 | 90,633.60 | 135,084.00 | 183,487.33 | 53,247.71 | 98,569.54 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 183,901.95 | 44,511.98 | 82,920.84 | 124,110.99 | 169,088.46 | 44,754.90 | 76,009.94 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 30,198.43 | 36,315.44 | 38,808.70 | 37,654.94 | 40,986.05 | 52,262.18 | 80,987.14 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 53,607.99 | 52,219.47 | 55,845.26 | 58,281.00 | 62,917.88 | 68,999.10 | 80,252.80 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.72 | 0.79 | 0.93 | 0.85 | 0.93 | 1.16 | 1.78 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 177.52 | 143.79 | 143.90 | 154.78 | 153.51 | 132.02 | 99.09 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.28 | 1.13 | 1.33 | 1.32 | 1.43 | 1.53 | 1.77 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 8.83 | 9.10 | 9.81 | 9.37 | 8.31 | 9.24 | 7.52 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 11.88 | 11.95 | 13.12 | 12.69 | 12.32 | 13.01 | 13.23 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 19.29 | 18.59 | 21.33 | 21.20 | 20.51 | 20.84 | 21.40 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 25.06 | 23.74 | 25.77 | 27.27 | 34.60 | 31.06 | 47.92 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 22.04 | 20.74 | 22.36 | 23.42 | 30.11 | 26.42 | 40.93 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 57.50 | 54.83 | 58.94 | 61.75 | 65.52 | 62.43 | 73.29 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.73 | 2.52 | 2.47 | 2.29 | 2.39 | 2.49 | 2.15 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.94 | 1.92 | 1.83 | 1.76 | 1.69 | 1.83 | 1.38 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 21.93 | 21.16 | 19.22 | 18.44 | 19.76 | 19.95 | 16.30 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.59 | 5.31 | 5.63 | 5.32 | 5.53 | 5.45 | 5.44 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.19 | 1.26 | 1.41 | 1.36 | 1.41 | 1.21 | 1.28 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.39 | 4.06 | 4.22 | 3.97 | 4.12 | 4.24 | 4.16 | 0.00 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 43.43 | 42.54 | 44.79 | 45.56 | 45.67 | 40.77 | 42.64 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.70 | 0.67 | 0.66 | 0.61 | 0.66 | 0.76 | 0.70 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 3,493.00 | 3,494.00 | 3,525.00 | 3,521.00 | 3,491.00 | 3,490.00 | 3,502.00 | 0.00 | 0.00 |

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| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| NUMERO DE SUCURSALES | 84.00 | 87.00 | 87.00 | 88.00 | 89.00 | 89.00 | 89.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 1,202.07 | 1,317.17 | 1,189.05 | 1,254.42 | 1,259.37 | 1,291.02 | 1,295.93 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2,308.70 | 2,350.34 | 2,242.50 | 2,437.58 | 2,704.82 | 2,477.00 | 3,150.81 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 52.65 | 12.74 | 23.52 | 35.25 | 48.44 | 12.82 | 21.70 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | (6.14) | 3.04 | 1.14 | 14.08 | 18.36 | 8.11 | 41.81 | 0.00 | 0.00 |
| PRESTAMOS (%) | 16.43 | 21.72 | 7.25 | 1.91 | 4.71 | (2.10) | 8.28 | 0.00 | 0.00 |
| LOCALES (%) | 16.43 | 21.72 | 7.25 | 1.91 | 4.71 | (2.10) | 8.28 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS (%) | (6.28) | 4.90 | 0.07 | 13.31 | 17.09 | 5.27 | 39.59 | 0.00 | 0.00 |
| LOCALES (%) | (6.32) | 5.13 | 0.35 | 13.71 | 17.51 | 5.44 | 39.71 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 1.84 | (35.39) | (52.20) | (55.90) | (57.68) | (42.40) | (10.07) | 0.00 | 0.00 |
| PATRIMONIO (%) | (6.63) | 3.34 | 7.56 | 9.08 | 11.32 | 9.78 | 8.60 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | 14.63 | 5.39 | (17.87) | (15.71) | (8.06) | 0.55 | (8.33) | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 3,975,505.31 | 4,353,121.22 | 3,938,191.62 | 4,162,009.65 | 4,142,068.12 | 4,265,284.15 | 4,260,674.37 | 0.00 | 0.00 |
| MENCION ESPECIAL | 227,992.89 | 191,443.35 | 188,346.37 | 185,287.05 | 179,917.42 | 224,283.12 | 252,556.22 | 0.00 | 0.00 |
| SUBNORMAL | 20,336.35 | 81,942.79 | 88,725.64 | 95,623.27 | 100,191.26 | 40,998.38 | 49,633.19 | 0.00 | 0.00 |
| DUDOSO | 12,221.08 | 11,938.89 | 13,577.21 | 14,207.26 | 15,626.03 | 15,206.74 | 22,368.36 | 0.00 | 0.00 |
| IRRECUPERABLE | 16,374.44 | 15,978.06 | 18,402.99 | 17,969.74 | 21,586.91 | 28,875.42 | 33,363.59 | 0.00 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 6.10 | 6.19 | 6.29 | 6.27 | 6.26 | 5.91 | 5.87 | 0.00 | 0.00 |
| AL POR MENOR | 7.09 | 7.10 | 7.04 | 6.96 | 6.79 | 6.94 | 6.91 | 0.00 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 5.23 | 5.22 | 5.21 | 5.19 | 5.19 | 5.18 | 5.17 | 0.00 | 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 | 6.38 | 6.38 | 6.38 | 6.38 | 6.38 | 6.38 | 6.38 | 0.00 | 0.00 |
| TARJETA DE CREDITO | 13.75 | 13.71 | 13.67 | 13.61 | 13.68 | 13.65 | 13.70 | 0.00 | 0.00 |

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| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 2.27 | 2.28 | 2.28 | 2.30 | 2.33 | 2.34 | 2.32 | 0.00 | 0.00 |
| PERSONA JURIDICA | 1.75 | 1.82 | 1.80 | 1.87 | 1.88 | 1.90 | 1.97 | 0.00 | 0.00 |