



Banco Nacional de Panamá
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

| | 2001 | | | 2002 | | | 2003 | | | |
|------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--|
| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | |
| 1 BALANCE DE SITUACION | | | | | | | | | | |
| 2 Total de Activos | 3,581,112.55 | 3,396,012.82 | 3,510,128.49 | 3,532,418.77 | 3,562,762.76 | 3,635,100.00 | 3,502,718.61 | 3,321,068.73 | 3,276,335.81 | |
| 3 Activos Líquidos | 1,714,890.83 | 1,563,798.87 | 1,496,675.99 | 1,360,387.25 | 1,463,448.02 | 1,541,710.80 | 1,449,130.67 | 1,182,379.57 | 1,132,020.24 | |
| 4 Total de Préstamos | 1,425,274.01 | 1,431,808.48 | 1,526,198.87 | 1,635,370.79 | 1,541,318.82 | 1,581,916.44 | 1,620,306.00 | 1,747,632.47 | 1,663,516.84 | |
| 5 Locales | 1,425,274.01 | 1,431,808.48 | 1,526,198.87 | 1,635,370.79 | 1,541,318.82 | 1,581,916.44 | 1,620,306.00 | 1,747,632.47 | 1,663,516.84 | |
| 6 Extranjeros | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 7 Total de Inversiones | 317,691.72 | 263,063.21 | 301,676.05 | 406,166.30 | 350,805.92 | 365,243.83 | 281,333.12 | 273,884.32 | 298,969.86 | |
| 8 Total de Depósitos | 2,895,737.98 | 2,677,043.43 | 2,779,420.42 | 2,823,865.49 | 2,865,514.42 | 2,942,009.85 | 2,784,072.79 | 2,621,437.31 | 2,578,836.19 | |
| 9 Locales | 2,848,403.26 | 2,629,120.50 | 2,730,366.43 | 2,778,780.82 | 2,819,054.48 | 2,893,918.33 | 2,734,345.26 | 2,577,435.24 | 2,539,235.69 | |
| 10 Depósitos de Oficiales | 2,124,239.72 | 1,880,300.40 | 1,952,000.43 | 2,001,239.44 | 1,990,848.69 | 2,098,479.48 | 1,941,056.06 | 1,804,730.54 | 1,707,135.76 | |
| 11 Depósitos de Particulares | 482,643.02 | 529,006.56 | 565,653.50 | 582,300.14 | 593,135.06 | 578,678.59 | 579,899.19 | 579,049.08 | 609,602.30 | |
| 12 Depósitos de Bancos | 241,520.53 | 219,813.53 | 212,712.50 | 195,241.24 | 235,070.73 | 216,760.27 | 213,390.01 | 193,655.62 | 222,497.63 | |
| 13 Extranjeros | 47,334.71 | 47,922.92 | 49,054.00 | 45,084.66 | 46,459.94 | 48,091.52 | 49,727.53 | 44,002.07 | 39,600.50 | |
| 14 Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 15 Depósitos de Particulares | 24,535.97 | 24,121.81 | 18,661.71 | 19,034.44 | 19,836.58 | 20,384.95 | 21,688.55 | 21,711.26 | 21,867.03 | |
| 16 Depósitos de Bancos | 22,798.75 | 23,801.12 | 30,392.29 | 26,050.23 | 26,623.36 | 27,706.57 | 28,038.99 | 22,290.81 | 17,733.47 | |
| 17 Patrimonio Total | 500,000.00 | 503,276.28 | 500,000.00 | 509,870.78 | 500,000.00 | 500,000.00 | 500,000.00 | 500,000.00 | 500,000.00 | |
| 18 PROMEDIO (12 MESES) | | | | | | | | | | |
| 19 Total de Activos | 3,581,112.55 | 3,396,012.82 | 3,510,128.49 | 3,532,418.77 | 3,571,937.66 | 3,515,556.41 | 3,506,423.55 | 3,426,743.75 | 3,419,549.28 | |
| 20 Activos Generadores de Ingresos | 1,742,965.72 | 1,694,871.69 | 1,827,874.92 | 2,041,537.09 | 1,817,545.23 | 1,821,015.98 | 1,864,757.02 | 2,031,526.94 | 1,927,305.72 | |
| 21 Total de Prestamos | 1,425,274.01 | 1,431,808.48 | 1,526,198.87 | 1,635,370.79 | 1,483,296.41 | 1,506,862.46 | 1,573,252.43 | 1,691,501.63 | 1,602,417.83 | |
| 22 Total de Inversiones | 317,691.72 | 263,063.21 | 301,676.05 | 406,166.30 | 334,248.82 | 314,153.52 | 291,504.59 | 340,025.31 | 324,887.89 | |
| 23 Patrimonio Total | 500,000.00 | 503,276.28 | 500,000.00 | 509,870.78 | 500,000.00 | 501,638.14 | 500,000.00 | 504,935.39 | 500,000.00 | |
| 24 ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| 25 Ingreso por Intereses | 218,870.12 | 36,836.07 | 71,933.18 | 111,840.31 | 193,650.50 | 34,578.30 | 73,497.82 | 99,168.86 | 142,518.80 | |
| 26 Egreso de Operaciones | 92,028.31 | 11,960.90 | 24,604.11 | 35,668.79 | 45,501.40 | 8,028.58 | 15,733.94 | 20,450.90 | 27,365.05 | |



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| 27 Ingreso Neto de Intereses | 126,841.81 | 24,875.17 | 47,329.07 | 76,171.52 | 148,149.10 | 26,549.72 | 57,763.88 | 78,717.96 | 115,153.75 | |
| 28 Otros Ingresos | 12,780.96 | 3,300.03 | 9,786.42 | 16,343.68 | 24,224.34 | 5,314.00 | 11,881.34 | 15,587.23 | 22,126.78 | |
| 29 Ingreso de Operaciones | 139,622.77 | 28,175.20 | 57,115.49 | 92,515.20 | 172,373.45 | 31,863.72 | 69,645.22 | 94,305.19 | 137,280.53 | |
| 30 Egresos Generales | 44,859.25 | 12,498.96 | 27,129.97 | 38,724.02 | 57,295.72 | 11,439.64 | 23,799.41 | 33,558.21 | 47,314.24 | |
| 31 Utilidad Antes de Provisiones | 94,763.52 | 15,676.24 | 29,985.53 | 53,791.18 | 115,077.73 | 20,424.08 | 45,845.81 | 60,746.99 | 89,966.28 | |
| 32 Utilidad del Periodo | 74,954.53 | 12,626.24 | 24,645.53 | 48,051.18 | 104,244.35 | 20,424.08 | 45,845.81 | 57,746.99 | 85,291.28 | |
| 33 CALIDAD DE ACTIVOS | | | | | | | | | | |
| 34 Total de Préstamos Vencidos | 57,452.99 | 67,594.39 | 70,222.52 | 66,299.12 | 45,461.02 | 45,928.52 | 41,841.19 | 36,575.37 | 37,354.30 | |
| 35 Total Provisiones Para Préstamos | 26,995.88 | 31,404.29 | 33,828.54 | 33,844.85 | 30,694.83 | 27,582.58 | 26,310.43 | 32,058.01 | 27,845.63 | |
| 36 Préstamos Vencidos / Préstamos Totales (%) | 4.03 | 4.72 | 4.60 | 4.05 | 2.95 | 2.90 | 2.58 | 2.09 | 2.25 | |
| 37 Provisiones / Préstamos Vencidos (%) | 46.99 | 46.46 | 48.17 | 51.05 | 67.52 | 60.06 | 62.88 | 87.65 | 74.54 | |
| 38 Provisiones para Préstamos / Préstamos Totales (%) | 1.89 | 2.19 | 2.22 | 2.07 | 1.99 | 1.74 | 1.62 | 1.83 | 1.67 | |
| 39 RAZONES DE CAPITAL | | | | | | | | | | |
| 40 Patrimonio / Activos Totales (%) | 13.96 | 14.82 | 14.24 | 14.43 | 14.03 | 13.75 | 14.27 | 15.06 | 15.26 | |
| 41 Patrimonio / Activos Generadores de Ing. (%) | 28.69 | 29.69 | 27.35 | 24.97 | 26.43 | 25.68 | 26.29 | 24.73 | 25.48 | |
| 42 Patrimonio / Préstamos Totales (%) | 35.08 | 35.15 | 32.76 | 31.18 | 32.44 | 31.61 | 30.86 | 28.61 | 30.06 | |
| 43 LIQUIDEZ | | | | | | | | | | |
| 44 Activos Líquidos / Total de Depósitos (%) | 59.22 | 58.42 | 53.85 | 48.17 | 51.07 | 52.40 | 52.05 | 45.10 | 43.90 | |
| 45 Activos Líquidos / Activos Totales (%) | 47.89 | 46.05 | 42.64 | 38.51 | 41.08 | 42.41 | 41.37 | 35.60 | 34.55 | |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%) | 70.19 | 68.24 | 64.70 | 62.56 | 63.31 | 64.82 | 62.16 | 55.55 | 55.49 | |
| 47 RENTABILIDAD | | | | | | | | | | |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 2.98 | 2.70 | 3.14 | 5.74 | 4.49 | 4.92 | 3.79 | 4.43 | |
| 49 Utilidad Neta / Total de Activos (Promedio) (%) | 0.00 | 1.49 | 1.40 | 1.81 | 2.92 | 2.32 | 2.61 | 2.25 | 2.49 | |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%) | 0.00 | 10.04 | 9.86 | 12.57 | 20.85 | 16.29 | 18.34 | 15.25 | 17.06 | |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 8.69 | 7.87 | 7.30 | 10.65 | 7.60 | 7.88 | 6.51 | 7.39 | |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 2.82 | 2.69 | 2.33 | 2.50 | 1.76 | 1.69 | 1.34 | 1.42 | |



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| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 5.87 | 5.18 | 4.97 | 8.15 | 5.83 | 6.20 | 5.17 | 5.97 | |
| 54 Egresos Generales / Ingresos de Operaciones (%) | 0.00 | 44.36 | 47.50 | 41.86 | 33.24 | 35.90 | 34.17 | 35.58 | 34.47 | |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 0.78 | 1.07 | 1.07 | 1.33 | 1.17 | 1.27 | 1.02 | 1.15 | |
| 56 PRODUCTIVIDAD | | | | | | | | | | |
| 57 Número de Empleados | 2,212.00 | 2,202.00 | 2,211.00 | 2,200.00 | 2,189.00 | 2,173.00 | 2,192.00 | 2,271.00 | 2,267.00 | |
| 58 Número de Sucursales | 55.00 | 55.00 | 55.00 | 55.00 | 55.00 | 55.00 | 55.00 | 55.00 | 55.00 | |
| 59 Préstamos / Empleados | 644.34 | 650.23 | 690.28 | 743.35 | 704.12 | 727.99 | 739.19 | 769.54 | 733.80 | |
| 60 Depósitos Totales / Empleados | 1,309.10 | 1,215.73 | 1,257.09 | 1,283.58 | 1,309.05 | 1,353.89 | 1,270.11 | 1,154.31 | 1,137.55 | |
| 61 Utilidad Neta / Empleados | 0.00 | 5.73 | 11.15 | 21.84 | 47.62 | 9.40 | 20.92 | 25.43 | 37.62 | |
| 62 TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | | |
| 63 Activos (%) | 0.00 | 0.00 | 0.00 | 0.00 | -0.51 | 7.04 | -0.21 | -5.98 | -8.04 | |
| 64 Préstamos (%) | 0.00 | 0.00 | 0.00 | 0.00 | 8.14 | 10.48 | 6.17 | 6.86 | 7.93 | |
| 65 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 8.14 | 10.48 | 6.17 | 6.86 | 7.93 | |
| 66 Extranjeros (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 67 Depósitos (%) | 0.00 | 0.00 | 0.00 | 0.00 | -1.04 | 9.90 | 0.17 | -7.17 | -10.00 | |
| 68 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | -1.03 | 10.07 | 0.15 | -7.25 | -9.93 | |
| 69 Extranjeros (%) | 0.00 | 0.00 | 0.00 | 0.00 | -1.85 | 0.35 | 1.37 | -2.40 | -14.76 | |
| 70 Patrimonio (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | -0.65 | 0.00 | -1.94 | 0.00 | |
| 71 Utilidad Neta (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 61.76 | 86.02 | 20.18 | -18.18 | |