



Banco Nacional de Panamá
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002		2003				2004			
	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	3,562,762.76	3,590,521.19	3,447,563.60	3,277,274.09	3,274,162.61	3,329,164.31	3,184,356.25	3,042,993.12	3,143,067.99	
3 Activos Líquidos	1,463,448.02	1,505,775.84	1,411,059.48	1,145,108.94	1,097,806.29	1,042,824.75	838,710.04	521,375.13	687,072.92	
4 Total de Préstamos	1,541,318.82	1,579,866.93	1,617,665.36	1,742,985.51	1,656,865.40	1,784,214.12	1,865,154.34	2,059,633.37	2,024,116.88	
5 Locales	1,541,318.82	1,579,866.93	1,617,665.36	1,742,985.51	1,656,865.40	1,784,214.12	1,865,154.34	2,059,633.37	2,024,116.88	
6 Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7 Total de Inversiones	350,805.92	365,270.28	281,339.61	273,901.22	298,974.12	329,415.12	346,828.44	337,529.22	305,747.01	
8 Total de Depósitos	2,865,514.42	2,915,655.34	2,745,369.36	2,602,628.71	2,599,241.14	2,648,084.82	2,511,719.21	2,375,460.68	2,480,674.43	
9 Locales	2,819,054.48	2,867,563.82	2,695,641.82	2,558,626.64	2,559,640.64	2,607,624.86	2,474,889.46	2,334,112.82	2,433,999.52	
10 Depósitos de Oficiales	1,990,848.69	2,096,178.77	1,941,159.66	1,809,819.25	1,746,566.78	1,755,399.44	1,650,522.30	1,509,864.73	1,601,880.67	
11 Depósitos de Particulares	593,135.06	580,176.01	567,984.35	581,445.75	614,505.13	649,356.88	632,145.10	634,725.36	615,401.97	
12 Depósitos de Bancos	235,070.73	191,209.04	186,497.81	167,361.65	198,568.73	202,868.54	192,222.06	189,522.73	216,716.88	
13 Extranjeros	46,459.94	48,091.52	49,727.53	44,002.07	39,600.50	40,459.97	36,829.75	41,347.86	46,674.90	
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	19,836.58	20,384.95	21,688.55	21,711.26	21,867.03	22,785.43	23,045.35	25,493.88	27,485.50	
16 Depósitos de Bancos	26,623.36	27,706.57	28,038.99	22,290.81	17,733.47	17,674.54	13,784.40	15,853.98	19,189.40	
17 Patrimonio Total	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	509,452.22	500,000.00	500,000.00	500,000.00	
18 PROMEDIO (12 MESES)										
19 Total de Activos	3,571,937.66	3,493,267.00	3,478,846.04	3,404,846.43	3,418,462.69	3,459,842.75	3,315,959.92	3,160,133.60	3,208,615.30	
20 Activos Generadores de Ingresos	1,817,545.23	1,820,004.45	1,863,439.94	2,029,211.91	1,923,982.13	2,029,383.22	2,055,493.87	2,207,024.66	2,142,851.70	
21 Total de Prestamos	1,483,296.41	1,505,837.71	1,571,932.11	1,689,178.15	1,599,092.11	1,682,040.53	1,741,409.85	1,901,309.44	1,840,491.14	
22 Total de Inversiones	334,248.82	314,166.74	291,507.83	340,033.76	324,890.02	347,342.70	314,084.02	305,715.22	302,360.56	
23 Patrimonio Total	500,000.00	501,638.14	500,000.00	504,935.39	500,000.00	504,726.11	500,000.00	500,000.00	500,000.00	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	193,650.50	34,578.30	73,497.82	111,002.45	154,352.38	37,180.24	74,415.81	114,080.04	159,198.30	
26 Egreso de Operaciones	45,501.40	8,028.58	15,733.94	22,618.38	29,532.53	6,528.89	13,364.03	20,804.94	30,572.48	



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27 Ingreso Neto de Intereses	148,149.10	26,549.72	57,763.88	88,384.07	124,819.86	30,651.35	61,051.78	93,275.09	128,625.82	
28 Otros Ingresos	24,224.34	5,310.45	11,644.31	16,597.45	23,137.00	6,492.92	7,816.17	11,786.26	15,469.13	
29 Ingreso de Operaciones	172,373.45	31,860.17	69,408.19	104,981.52	147,956.85	37,144.27	68,867.95	105,061.36	144,094.95	
30 Egresos Generales	57,295.72	11,436.10	24,562.38	38,517.95	52,273.98	12,483.73	30,826.37	44,688.73	61,271.50	
31 Utilidad Antes de Provisiones	115,077.73	20,424.08	44,845.81	66,463.57	95,682.87	24,660.54	38,041.58	60,372.62	82,823.45	
32 Utilidad del Periodo	104,244.35	20,424.08	43,445.81	61,263.57	88,807.87	23,460.54	35,641.58	49,524.81	53,198.05	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	45,461.02	45,839.32	41,828.06	36,358.79	32,101.54	51,373.35	51,423.56	47,442.37	65,712.30	
35 Total Provisiones Para Préstamos	30,694.83	27,582.58	28,710.43	29,658.01	27,845.63	28,977.95	29,348.67	37,583.07	56,467.33	
36 Préstamos Vencidos / Préstamos Totales (%)	2.95	2.90	2.59	2.09	1.94	2.88	2.76	2.30	3.25	
37 Provisiones / Préstamos Vencidos (%)	67.52	60.17	68.64	81.57	86.74	56.41	57.07	79.22	85.93	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.99	1.75	1.77	1.70	1.68	1.62	1.57	1.82	2.79	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	14.03	13.93	14.50	15.26	15.27	15.30	15.70	16.43	15.91	
41 Patrimonio / Activos Generadores de Ing. (%)	26.43	25.71	26.33	24.79	25.56	24.10	22.60	20.86	21.46	
42 Patrimonio / Préstamos Totales (%)	32.44	31.65	30.91	28.69	30.18	28.55	26.81	24.28	24.70	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	51.07	51.64	51.40	44.00	42.24	39.38	33.39	21.95	27.70	
45 Activos Líquidos / Activos Totales (%)	41.08	41.94	40.93	34.94	33.53	31.32	26.34	17.13	21.86	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	63.31	64.17	61.65	54.52	53.74	51.82	47.20	36.16	40.02	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	5.74	4.49	4.66	4.03	4.62	4.62	3.47	2.99	2.48	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.92	2.34	2.50	2.40	2.60	2.71	2.15	2.09	1.66	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	20.85	16.29	17.38	16.18	17.76	18.59	14.26	13.21	10.64	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.65	7.60	7.89	7.29	8.02	7.33	7.24	6.89	7.43	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.50	1.76	1.69	1.49	1.53	1.29	1.30	1.26	1.43	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.15	5.84	6.20	5.81	6.49	6.04	5.94	5.64	6.00	
54 Egresos Generales / Ingresos de Operaciones (%)	33.24	35.89	35.39	36.69	35.33	33.61	44.76	42.54	42.52	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.33	1.17	1.25	1.09	1.20	1.28	0.76	0.71	0.72	
56 PRODUCTIVIDAD										
57 Número de Empleados	2,189.00	2,173.00	2,192.00	2,271.00	2,267.00	2,285.00	2,297.00	2,304.00	2,276.00	
58 Número de Sucursales	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	0.00	
59 Préstamos / Empleados	704.12	727.04	737.99	767.50	730.86	780.84	812.00	893.94	889.33	
60 Depósitos Totales / Empleados	1,309.05	1,341.76	1,252.45	1,146.03	1,146.56	1,158.90	1,093.48	1,031.02	1,089.93	
61 Utilidad Neta / Empleados	47.62	9.40	19.82	26.98	39.17	10.27	15.52	21.50	23.37	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-0.51	5.73	-1.78	-7.22	-8.10	-7.28	-7.63	-7.15	-4.00	
64 Préstamos (%)	8.14	10.34	5.99	6.58	7.50	12.93	15.30	18.17	22.17	
65 Locales (%)	8.14	10.34	5.99	6.58	7.50	12.93	15.30	18.17	22.17	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
67 Depósitos (%)	-1.04	8.91	-1.23	-7.83	-9.29	-9.18	-8.51	-8.73	-4.56	
68 Locales (%)	-1.03	9.07	-1.27	-7.92	-9.20	-9.06	-8.19	-8.77	-4.91	
69 Extranjeros (%)	-1.85	0.35	1.37	-2.40	-14.76	-15.87	-25.94	-6.03	17.86	
70 Patrimonio (%)	0.00	-0.65	0.00	-1.94	0.00	1.89	0.00	0.00	0.00	
71 Utilidad Neta (%)	2,591.18	61.76	76.28	27.50	-14.81	14.87	-17.96	-19.16	-40.10	