



**Banco Nacional de Panamá**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2003			2004			2005			
	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	3,274,162.61	3,329,164.31	3,184,356.25	3,042,993.12	3,143,067.99	3,559,463.03	3,607,970.37	3,307,486.67	3,656,490.51	
3 Activos Líquidos	1,097,806.29	1,042,824.75	838,710.04	521,375.13	677,322.92	1,131,879.03	1,234,984.92	971,686.84	1,315,333.03	
4 Total de Préstamos	1,656,865.40	1,784,214.12	1,865,154.34	2,059,633.37	1,982,116.88	1,935,067.33	1,893,212.38	1,868,514.79	1,868,043.57	
5 Locales	1,656,865.40	1,784,214.12	1,865,154.34	2,059,633.37	1,982,116.88	1,935,067.33	1,893,212.38	1,868,514.79	1,868,043.57	
6 Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7 Total de Inversiones	298,974.12	329,415.12	346,828.44	337,529.22	305,747.01	296,552.50	328,202.13	314,362.88	320,890.25	
8 Total de Depósitos	2,599,241.14	2,648,084.82	2,511,719.21	2,375,460.68	2,479,593.17	2,876,207.45	2,952,739.56	2,635,168.93	2,962,357.03	
9 Locales	2,559,640.64	2,607,624.86	2,474,889.46	2,334,112.82	2,433,999.52	2,832,614.47	2,907,294.00	2,591,957.00	2,919,245.44	
10 Depósitos de Oficiales	1,746,566.78	1,755,399.44	1,650,522.30	1,509,864.73	1,601,880.67	2,003,838.23	2,104,446.04	1,766,275.60	2,045,027.12	
11 Depósitos de Particulares	614,505.13	649,356.88	632,145.10	634,725.36	615,401.97	601,935.77	592,743.80	613,269.61	626,703.67	
12 Depósitos de Bancos	198,568.73	202,868.54	192,222.06	189,522.73	216,716.88	226,840.47	210,104.16	212,411.79	247,514.66	
13 Extranjeros	39,600.50	40,459.97	36,829.75	41,347.86	45,593.65	43,592.98	45,445.57	43,211.93	43,111.59	
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	21,867.03	22,785.43	23,045.35	25,493.88	27,485.50	28,241.17	27,648.47	28,309.04	28,780.53	
16 Depósitos de Bancos	17,733.47	17,674.54	13,784.40	15,853.98	18,108.15	15,351.81	17,797.09	14,902.90	14,331.06	
17 Patrimonio Total	500,000.00	509,452.22	500,000.00	500,000.00	500,000.00	521,408.88	500,000.00	520,972.35	525,763.52	
18 PROMEDIO (12 MESES)										
19 Total de Activos	3,418,462.69	3,459,842.75	3,315,959.92	3,160,133.60	3,208,615.30	3,444,313.67	3,396,163.31	3,175,239.90	3,399,779.25	
20 Activos Generadores de Ingresos	1,923,982.13	2,029,383.22	2,055,493.87	2,207,024.66	2,121,851.70	2,172,624.53	2,216,698.64	2,290,020.13	2,238,398.85	
21 Total de Prestamos	1,599,092.11	1,682,040.53	1,741,409.85	1,901,309.44	1,819,491.14	1,859,640.73	1,879,183.36	1,964,074.08	1,925,080.23	
22 Total de Inversiones	324,890.02	347,342.70	314,084.02	305,715.22	302,360.56	312,983.81	337,515.28	325,946.05	313,318.63	
23 Patrimonio Total	500,000.00	504,726.11	500,000.00	500,000.00	500,000.00	515,430.55	500,000.00	510,486.17	512,881.76	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	154,352.38	37,180.24	74,415.81	114,080.04	159,198.30	46,060.14	93,353.47	141,313.87	195,696.66	
26 Egreso de Operaciones	29,532.53	6,528.89	13,364.03	20,804.94	30,572.48	12,209.82	25,464.76	39,924.90	56,218.06	



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27 Ingreso Neto de Intereses	124,819.86	30,651.35	61,051.78	93,275.09	128,625.82	33,850.32	67,888.71	101,388.97	139,478.60	
28 Otros Ingresos	23,137.00	6,492.92	7,816.17	11,786.26	15,469.13	4,804.52	8,029.40	10,993.08	14,514.59	
29 Ingreso de Operaciones	147,956.85	37,144.27	68,867.95	105,061.36	144,094.95	38,654.84	75,918.12	112,382.05	153,993.19	
30 Egresos Generales	52,273.98	12,483.73	30,826.37	44,688.73	61,271.50	13,162.96	30,355.33	45,846.92	55,328.99	
31 Utilidad Antes de Provisiones	95,682.87	24,660.54	38,041.58	60,372.62	82,823.45	25,491.88	45,562.79	66,535.13	98,664.20	
32 Utilidad del Periodo	88,807.87	23,460.54	35,641.58	49,524.81	11,198.05	21,408.88	41,479.79	62,452.13	92,581.20	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	32,101.54	51,373.35	51,423.56	47,442.37	65,349.06	75,775.41	75,886.60	77,467.79	85,196.97	
35 Total Provisiones Para Préstamos	27,845.63	28,977.95	29,348.67	37,583.07	91,500.12	89,454.02	86,782.74	86,273.50	86,161.20	
36 Préstamos Vencidos / Préstamos Totales (%)	1.94	2.88	2.76	2.30	3.30	3.92	4.01	4.15	4.56	
37 Provisiones / Préstamos Vencidos (%)	86.74	56.41	57.07	79.22	140.02	118.05	114.36	111.37	101.13	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.68	1.62	1.57	1.82	4.62	4.62	4.58	4.62	4.61	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	15.27	15.30	15.70	16.43	15.91	14.65	13.86	15.75	14.38	
41 Patrimonio / Activos Generadores de Ing. (%)	25.56	24.10	22.60	20.86	21.85	23.36	22.51	23.87	24.02	
42 Patrimonio / Préstamos Totales (%)	30.18	28.55	26.81	24.28	25.23	26.95	26.41	27.88	28.15	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	42.24	39.38	33.39	21.95	27.32	39.35	41.83	36.87	44.40	
45 Activos Líquidos / Activos Totales (%)	33.53	31.32	26.34	17.13	21.55	31.80	34.23	29.38	35.97	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	53.74	51.82	47.20	36.16	39.65	49.66	52.94	48.80	55.23	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	4.62	4.62	3.47	2.99	0.53	3.94	3.74	3.64	4.14	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.60	2.71	2.15	2.09	0.35	2.49	2.44	2.62	2.72	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	17.76	18.59	14.26	13.21	2.24	16.61	16.59	16.31	18.05	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.02	7.33	7.24	6.89	7.50	8.48	8.42	8.23	8.74	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.53	1.29	1.30	1.26	1.44	2.25	2.30	2.32	2.51	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.49	6.04	5.94	5.64	6.06	6.23	6.13	5.90	6.23			
54 Egresos Generales / Ingresos de Operaciones (%)	35.33	33.61	44.76	42.54	42.52	34.05	39.98	40.80	35.93			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.20	1.28	0.76	0.71	0.73	0.88	0.72	0.64	0.65			
56 PRODUCTIVIDAD												
57 Número de Empleados	2,267.00	2,285.00	2,297.00	2,304.00	2,276.00	2,330.00	2,367.00	2,405.00	2,421.00			
58 Número de Sucursales	54.00	54.00	54.00	54.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	730.86	780.84	812.00	893.94	870.88	830.50	799.84	776.93	771.60			
60 Depósitos Totales / Empleados	1,146.56	1,158.90	1,093.48	1,031.02	1,089.45	1,234.42	1,247.46	1,095.70	1,223.61			
61 Utilidad Neta / Empleados	39.17	10.27	15.52	21.50	4.92	9.19	17.52	25.97	38.24			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	-8.10	-7.28	-7.63	-7.15	-4.00	6.92	13.30	8.69	16.34			
64 Préstamos (%)	7.50	12.93	15.30	18.17	19.63	8.45	1.50	-9.28	-5.76			
65 Locales (%)	7.50	12.93	15.30	18.17	19.63	8.45	1.50	-9.28	-5.76			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
67 Depósitos (%)	-9.29	-9.18	-8.51	-8.73	-4.60	8.61	17.56	10.93	19.47			
68 Locales (%)	-9.20	-9.06	-8.19	-8.77	-4.91	8.63	17.47	11.05	19.94			
69 Extranjeros (%)	-14.76	-15.87	-25.94	-6.03	15.13	7.74	23.39	4.51	-5.44			
70 Patrimonio (%)	0.00	1.89	0.00	0.00	0.00	2.35	0.00	4.19	5.15			
71 Utilidad Neta (%)	-14.81	14.87	-17.96	-19.16	-87.39	-8.75	16.38	26.10	726.76			