



Banco Nacional de Panamá ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	3,885,410.46	4,060,363.14	4,436,317.94	4,464,187.11	4,765,360.31	4,960,781.42	5,490,101.57	5,351,001.25	5,601,150.03	
Activos Líquidos	1,409,872.27	1,084,406.72	1,649,704.93	1,629,573.60	2,025,057.98	1,896,179.60	2,402,589.51	2,138,247.58	2,601,956.23	
Total de Préstamos	1,888,527.11	2,308,133.03	2,095,265.47	2,144,574.75	2,088,478.72	2,264,029.60	2,362,886.33	2,417,390.65	2,115,756.97	
Locales	1,888,527.11	2,308,133.03	2,095,265.47	2,144,574.75	2,088,478.72	2,264,029.60	2,362,886.33	2,417,390.65	2,115,756.97	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Inversiones	434,538.56	492,659.47	511,066.40	508,844.63	496,942.19	623,573.84	577,260.60	601,212.87	695,651.61	
Total de Depósitos	3,114,425.65	3,290,673.15	3,640,204.08	3,652,103.59	4,072,469.69	4,204,963.59	4,704,398.97	4,549,520.79	4,901,105.95	
Locales	1,985,345.15	2,198,838.57	3,581,259.94	3,652,103.59	4,072,469.69	4,204,963.59	4,638,838.49	4,479,493.01	4,831,121.17	
Depósitos de Oficiales	2,141,190.51	2,266,043.44	2,612,041.22	2,593,402.47	2,948,325.74	3,018,459.93	3,533,333.18	3,338,323.47	3,657,642.34	
Depósitos de Particulares	629,357.95	680,961.40	686,346.97	776,580.96	784,093.69	816,253.86	754,615.36	777,474.26	775,613.79	
Depósitos de Bancos	291,262.84	286,278.26	282,871.75	282,120.16	340,050.26	370,249.80	350,889.95	363,695.28	397,865.03	
Extranjeros	52,614.35	57,390.06	58,944.14	0.00	0.00	0.00	65,560.48	70,027.79	69,984.78	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	38,121.48	41,968.36	58,944.14	0.00	0.00	0.00	65,560.48	70,027.79	69,984.78	
Depósitos de Bancos	14,492.87	15,421.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	534,918.20	566,797.08	600,052.05	610,611.02	512,334.34	540,910.95	570,526.67	596,916.74	508,320.22	
PROMEDIO (12 MESES)										
Total de Activos	3,770,950.48	3,872,649.59	4,127,490.04	4,132,202.51	4,325,385.38	4,510,572.28	4,963,209.75	4,907,594.18	5,183,255.17	
Activos Generadores de Ingresos	2,255,999.74	2,531,539.36	2,452,127.25	2,625,362.44	2,454,243.29	2,844,197.97	2,773,239.40	2,836,011.45	2,698,414.74	
Total de Prestamos	1,878,285.34	2,101,265.78	1,992,115.78	2,173,302.59	1,988,502.91	2,286,081.31	2,229,075.90	2,280,982.70	2,102,117.84	
Total de Inversiones	377,714.40	430,273.58	460,011.47	452,059.85	465,740.38	558,116.65	544,163.50	555,028.75	596,296.90	
Patrimonio Total	530,340.86	560,738.95	585,204.25	603,759.18	523,626.27	553,854.02	585,289.36	603,763.88	510,327.28	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	239,853.04	63,022.21	129,188.94	201,495.03	267,764.91	66,956.85	129,269.58	192,377.37	250,283.80	
Egreso de Operaciones	72,557.26	20,254.85	42,279.21	66,517.82	91,062.30	23,854.06	45,751.83	67,430.51	85,779.45	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	167,295.78	42,767.36	86,909.73	134,977.22	176,702.61	43,102.79	83,517.75	124,946.86	164,504.34
Otros Ingresos	15,608.98	3,987.27	8,432.96	12,813.77	19,449.19	3,820.23	8,292.85	12,360.90	16,535.32
Ingreso de Operaciones	182,904.76	46,754.63	95,342.69	147,790.98	196,151.80	46,923.02	91,810.60	137,307.76	181,039.66
Egresos Generales	60,061.32	14,817.13	29,752.88	49,775.91	61,278.64	17,097.10	32,707.84	48,469.43	66,296.06
Utilidad Antes de Provisiones	122,843.44	31,937.50	65,589.80	98,015.07	134,873.16	29,825.92	59,102.76	88,838.33	114,743.60
Utilidad del Periodo	117,454.32	31,937.50	65,589.80	98,015.07	135,179.27	29,825.92	59,102.76	88,838.33	114,743.60
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	86,007.20	74,353.02	68,618.33	67,804.68	68,538.47	67,749.41	63,793.55	72,459.18	75,790.07
Total Provisiones Para Préstamos	87,197.34	80,243.91	78,855.17	79,025.72	77,886.18	77,581.77	77,219.96	77,325.36	77,248.62
Préstamos Vencidos / Préstamos Totales (%)	4.55	3.22	3.27	3.16	3.28	2.99	2.70	3.00	3.58
Provisiones / Préstamos Vencidos (%)	101.38	107.92	114.92	116.55	113.64	114.51	121.05	106.72	101.92
Provisiones para Préstamos / Préstamos Totales (%)	4.62	3.48	3.76	3.68	3.73	3.43	3.27	3.20	3.65
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	13.77	13.96	13.53	13.68	10.75	10.90	10.39	11.16	9.08
Patrimonio / Activos Generadores de Ing. (%)	23.03	20.24	23.02	23.01	19.82	18.73	19.40	19.77	18.08
Patrimonio / Préstamos Totales (%)	28.32	24.56	28.64	28.47	24.53	23.89	24.15	24.69	24.03
Indice de Adecuacion de Capital	26.39	23.43	25.75	25.77	26.63	21.63	21.66	22.05	20.30
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	45.27	32.95	45.32	44.62	49.73	45.09	51.07	47.00	53.09
Activos Líquidos / Activos Totales (%)	36.29	26.71	37.19	36.50	42.50	38.22	43.76	39.96	46.45
Activos Líquidos + Inversiones / Depósitos Totales (%)	59.22	47.93	59.36	58.55	61.93	59.92	63.34	60.21	67.28
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	5.21	5.05	5.35	4.98	5.51	4.19	4.26	4.18	4.25
Utilidad Neta / Total de Activos (Promedio) (%)	3.11	3.30	3.18	3.16	3.13	2.64	2.38	2.41	2.21
Utilidad Neta / Patrimonio Total (Promedio) (%)	22.15	22.78	22.42	21.65	25.82	21.54	20.20	19.62	22.48
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.63	9.96	10.54	10.23	10.91	9.42	9.32	9.04	9.28
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.22	3.20	3.45	3.38	3.71	3.35	3.30	3.17	3.18
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.42	6.76	7.09	6.86	7.20	6.06	6.02	5.87	6.10



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Egresos Generales / Ingresos de Operaciones (%)	32.84	31.69	31.21	33.68	31.24	36.44	35.63	35.30	36.62
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.69	0.63	0.69	0.65	0.79	0.54	0.60	0.58	0.61
PRODUCTIVIDAD									
Número de Empleados	2,468.00	2,465.00	2,492.00	2,527.00	2,557.00	2,570.00	2,596.00	2,628.00	2,680.00
Número de Sucursales	62.00	62.00	62.00	62.00	62.00	62.00	64.00	64.00	64.00
Préstamos / Empleados	765.21	936.36	840.80	848.66	816.77	880.95	910.20	919.86	789.46
Depósitos Totales / Empleados	1,261.92	1,334.96	1,460.76	1,445.23	1,592.67	1,636.17	1,812.17	1,731.17	1,828.77
Utilidad Neta / Empleados	47.59	12.96	26.32	38.79	52.87	11.61	22.77	33.80	42.81
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	6.26	10.19	16.17	17.47	22.65	22.18	23.75	19.87	17.54
Préstamos (%)	1.10	21.84	10.92	-2.61	10.59	-1.91	12.77	12.72	1.31
Locales (%)	1.10	21.84	10.92	-2.61	10.59	-1.91	12.77	12.72	1.31
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	5.13	10.83	18.33	20.50	30.76	27.78	29.23	24.57	20.35
Locales (%)	0.96	16.13	80.72	91.99	105.13	91.24	29.53	22.66	18.63
Extranjeros (%)	22.04	24.53	17.55	0.00	0.00	0.00	11.22	0.00	0.00
Patrimonio (%)	1.74	2.18	5.21	2.30	-4.22	-4.57	-4.92	-2.24	-0.78
Utilidad Neta (%)	26.87	12.51	6.87	8.58	15.09	-6.61	-9.89	-9.36	-15.12
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	1,768,931.93	2,185,998.68	1,979,999.55	2,029,227.67	1,956,799.89	2,137,851.61	2,227,555.07	2,298,793.50	2,013,101.99
Mención Especial	66,104.64	69,686.03	66,973.19	62,423.00	66,318.01	68,924.39	81,880.40	77,162.63	67,998.18
Subnormal	39,506.23	38,308.49	36,202.80	41,621.23	52,438.19	48,273.86	48,484.86	41,146.06	39,880.53
Dudoso	48,421.05	47,949.90	40,759.73	48,189.04	49,475.20	41,150.27	43,281.68	41,863.07	37,950.34
Irrecuperable	52,760.60	46,433.83	50,185.37	42,139.53	41,333.60	45,411.24	38,904.28	35,750.73	34,074.55
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	12.00	12.00	12.00	12.00	12.00	0.00	0.00	0.00	0.00
Resto del País	7.81	7.96	7.99	7.98	7.88	7.83	7.69	7.51	7.48



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Al por Menor	7.80	5.55	6.43	6.43	7.40	5.13	4.13	4.17	4.50
Consumo									
Vivienda Hipotecaria	7.27	7.18	7.12	7.05	6.99	6.95	6.91	5.25	5.23
Prestamo Personal Auto	10.85	10.94	10.88	10.94	10.85	10.83	10.82	9.36	10.33
Prestamo Personal	9.47	9.28	9.08	8.99	8.92	8.85	8.83	8.81	8.77
Tarjeta de Crédito	14.12	13.49	12.99	12.94	12.88	12.85	12.92	12.97	12.97
TASA DE INTERES PASIVA									
Persona Natural	4.42	4.50	4.63	4.60	4.62	4.53	4.32	0.00	4.01
Persona Juridica	4.42	4.54	4.55	4.54	4.53	4.43	4.18	0.00	3.97