



Banco Nacional de Panamá ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	4,765,360.31	4,960,781.42	5,490,101.57	5,351,001.25	5,605,499.10	5,909,332.84	5,712,573.53	0.00	0.00	
Activos Líquidos	2,025,057.98	1,896,179.60	2,402,589.51	2,138,247.58	2,601,956.23	2,778,462.72	2,664,969.59	0.00	0.00	
Total de Préstamos	2,088,478.72	2,264,029.60	2,362,886.33	2,417,390.65	2,115,756.97	2,271,846.94	2,194,218.96	0.00	0.00	
Locales	2,088,478.72	2,264,029.60	2,362,886.33	2,417,390.65	2,115,756.97	2,271,846.94	2,194,218.96	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	496,942.19	623,573.84	577,260.60	601,212.87	700,000.69	619,558.39	584,526.93	0.00	0.00	
Total de Depósitos	4,072,469.69	4,204,963.59	4,704,398.97	4,549,520.79	4,901,105.95	5,150,548.51	4,971,852.01	0.00	0.00	
Locales	4,072,469.69	4,204,963.59	4,638,838.49	4,479,493.01	4,831,121.17	5,084,963.56	4,906,164.90	0.00	0.00	
Depósitos de Oficiales	2,948,325.74	3,018,459.93	3,533,333.18	3,338,323.47	3,657,642.34	3,880,204.72	3,706,678.79	0.00	0.00	
Depósitos de Particulares	784,093.69	816,253.86	754,615.36	777,474.26	775,613.79	797,535.04	798,936.28	0.00	0.00	
Depósitos de Bancos	340,050.26	370,249.80	350,889.95	363,695.28	397,865.03	407,223.81	400,549.83	0.00	0.00	
Extranjeros	0.00	0.00	65,560.48	70,027.79	69,984.78	65,584.95	65,687.10	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	65,560.48	70,027.79	69,984.78	65,584.95	65,687.10	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	512,334.34	540,910.95	570,526.67	596,916.74	508,320.22	528,241.37	550,607.51	0.00	0.00	
PROMEDIO (12 MESES)										
Total de Activos	4,325,385.38	4,510,572.28	4,963,209.75	4,907,594.18	5,185,429.71	5,435,057.13	5,601,337.55	0.00	0.00	
Activos Generadores de Ingresos	2,454,243.29	2,844,197.97	2,773,239.40	2,836,011.45	2,700,589.28	2,889,504.38	2,859,446.41	0.00	0.00	
Total de Prestamos	1,988,502.91	2,286,081.31	2,229,075.90	2,280,982.70	2,102,117.84	2,267,938.27	2,278,552.64	0.00	0.00	
Total de Inversiones	465,740.38	558,116.65	544,163.50	555,028.75	598,471.44	621,566.11	580,893.77	0.00	0.00	
Patrimonio Total	523,626.27	553,854.02	585,289.36	603,763.88	510,327.28	534,576.16	560,567.09	0.00	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	267,764.91	66,956.85	129,269.58	192,377.37	250,283.80	49,067.88	99,533.30	0.00	0.00	
Egreso de Operaciones	91,062.30	23,854.06	45,751.83	67,430.51	85,779.45	16,336.39	32,794.64	0.00	0.00	



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Ingreso Neto de Intereses	176,702.61	43,102.79	83,517.75	124,946.86	164,504.34	32,731.49	66,738.66	0.00	0.00
Otros Ingresos	19,449.19	3,820.23	8,292.85	12,360.90	16,535.32	5,278.28	9,107.21	0.00	0.00
Ingreso de Operaciones	196,151.80	46,923.02	91,810.60	137,307.76	181,039.66	38,009.77	75,845.87	0.00	0.00
Egresos Generales	61,278.64	17,097.10	32,707.84	48,469.43	66,296.06	16,414.27	35,246.13	0.00	0.00
Utilidad Antes de Provisiones	134,873.16	29,825.92	59,102.76	88,838.33	114,743.60	21,595.50	40,599.74	0.00	0.00
Utilidad del Periodo	135,179.27	29,825.92	59,102.76	88,838.33	114,743.60	21,595.50	40,599.74	0.00	0.00
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	68,538.47	67,749.41	63,793.55	72,459.18	75,790.07	75,105.09	56,731.29	0.00	0.00
Total Provisiones Para Préstamos	77,886.18	77,581.77	77,219.96	77,325.36	77,248.62	77,370.22	60,142.59	0.00	0.00
Préstamos Vencidos / Préstamos Totales (%)	3.28	2.99	2.70	3.00	3.58	3.31	2.59	0.00	0.00
Provisiones / Préstamos Vencidos (%)	113.64	114.51	121.05	106.72	101.92	103.02	106.01	0.00	0.00
Provisiones para Préstamos / Préstamos Totales (%)	3.73	3.43	3.27	3.20	3.65	3.41	2.74	0.00	0.00
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	10.75	10.90	10.39	11.16	9.07	8.94	9.64	0.00	0.00
Patrimonio / Activos Generadores de Ing. (%)	19.82	18.73	19.40	19.77	18.05	18.27	19.81	0.00	0.00
Patrimonio / Préstamos Totales (%)	24.53	23.89	24.15	24.69	24.03	23.25	25.09	0.00	0.00
Indice de Adecuacion de Capital	26.63	21.63	21.66	22.05	20.30	19.10	20.20	0.00	0.00
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	49.73	45.09	51.07	47.00	53.09	53.94	53.60	0.00	0.00
Activos Líquidos / Activos Totales (%)	42.50	38.22	43.76	39.96	46.42	47.02	46.65	0.00	0.00
Activos Líquidos + Inversiones / Depósitos Totales (%)	61.93	59.92	63.34	60.21	67.37	65.97	65.36	0.00	0.00
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	5.51	4.19	4.26	4.18	4.25	2.99	2.84	0.00	0.00
Utilidad Neta / Total de Activos (Promedio) (%)	3.13	2.64	2.38	2.41	2.21	1.59	1.45	0.00	0.00
Utilidad Neta / Patrimonio Total (Promedio) (%)	25.82	21.54	20.20	19.62	22.48	16.16	14.49	0.00	0.00
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.91	9.42	9.32	9.04	9.27	6.79	6.96	0.00	0.00
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.71	3.35	3.30	3.17	3.18	2.26	2.29	0.00	0.00



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.20	6.06	6.02	5.87	6.09	4.53	4.67	0.00	0.00
Egresos Generales / Ingresos de Operaciones (%)	31.24	36.44	35.63	35.30	36.62	43.18	46.47	0.00	0.00
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.79	0.54	0.60	0.58	0.61	0.73	0.64	0.00	0.00
PRODUCTIVIDAD									
Número de Empleados	2,557.00	2,570.00	2,596.00	2,628.00	2,680.00	2,698.00	2,709.00	0.00	0.00
Número de Sucursales	62.00	62.00	64.00	64.00	0.00	65.00	66.00	0.00	0.00
Préstamos / Empleados	816.77	880.95	910.20	919.86	789.46	842.05	809.97	0.00	0.00
Depósitos Totales / Empleados	1,592.67	1,636.17	1,812.17	1,731.17	1,828.77	1,909.02	1,835.31	0.00	0.00
Utilidad Neta / Empleados	52.87	11.61	22.77	33.80	42.81	8.00	14.99	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	22.65	22.18	23.75	19.87	17.63	19.12	4.05	0.00	0.00
Préstamos (%)	10.59	-1.91	12.77	12.72	1.31	0.35	-7.14	0.00	0.00
Locales (%)	10.59	-1.91	12.77	12.72	1.31	0.35	-7.14	0.00	0.00
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	30.76	27.78	29.23	24.57	20.35	22.49	5.69	0.00	0.00
Locales (%)	105.13	91.24	29.53	22.66	18.63	20.93	5.76	0.00	0.00
Extranjeros (%)	0.00	0.00	11.22	0.00	0.00	0.00	0.19	0.00	0.00
Patrimonio (%)	-4.22	-4.57	-4.92	-2.24	-0.78	-2.34	-3.49	0.00	0.00
Utilidad Neta (%)	15.09	-6.61	-9.89	-9.36	-15.12	-27.59	-31.31	0.00	0.00
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	1,956,799.89	2,137,851.61	2,227,555.07	2,298,793.50	2,013,101.99	2,173,431.14	2,095,293.71	0.00	0.00
Mencion Especial	66,318.01	68,924.39	81,880.40	77,162.63	67,998.18	67,580.63	72,923.63	0.00	0.00
Subnormal	52,438.19	48,273.86	48,484.86	41,146.06	39,880.53	38,626.53	41,218.04	0.00	0.00
Dudoso	49,475.20	41,150.27	43,281.68	41,863.07	37,950.34	36,077.03	32,639.14	0.00	0.00
Irrecuperable	41,333.60	45,411.24	38,904.28	35,750.73	34,074.55	33,501.83	12,287.03	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	12.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	9.85	9.85	9.72	9.64	9.62	9.78	9.83	0.00	0.00
Al por Menor	8.67	8.33	8.50	8.50	9.00	8.50	8.50	0.00	0.00
Consumo									
Vivienda Hipotecaria	6.07	5.98	5.92	5.92	5.95	5.91	5.91	0.00	0.00
Prestamo Personal Auto	10.89	10.89	10.78	10.43	10.50	10.33	10.83	0.00	0.00
Prestamo Personal	9.16	9.16	8.99	8.85	9.17	9.09	9.13	0.00	0.00
Tarjeta de Crédito	14.20	14.14	14.05	14.31	14.20	14.22	14.24	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	4.62	4.53	4.32	4.14	4.01	3.86	3.75	0.00	0.00
Persona Juridica	4.53	4.43	4.18	3.98	3.97	3.75	3.62	0.00	0.00