



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 | 5,711,073.89 | 5,513,106.71 | 6,151,178.21 | |
| 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 | 2,362,981.36 | 2,876,378.80 | |
| 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 | 2,258,145.82 | 1,986,450.53 | |
| 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 | 2,258,145.82 | 1,986,450.53 | |
| 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 | 659,220.92 | 1,023,579.40 | |
| 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 | 4,750,687.19 | 5,430,322.96 | |
| 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 | 4,682,744.77 | 5,359,720.91 | |
| 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 | 3,429,421.01 | 3,949,041.32 | |
| Depósitos de Particulares | 784,093.69 | 816,253.86 | 754,615.36 | 777,474.26 | 775,613.79 | 797,535.04 | 798,936.28 | 828,924.07 | 1,091,944.20 | |
| Depósitos de Bancos | 340,050.26 | 370,249.80 | 350,889.95 | 363,695.28 | 397,865.03 | 407,223.81 | 400,549.83 | 424,399.69 | 318,735.39 | |
| Extranjeros | 0.00 | 0.00 | 65,560.48 | 70,027.79 | 69,984.78 | 65,584.95 | 65,687.10 | 67,942.43 | 70,602.05 | |
| 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 | 67,942.43 | 70,602.05 | |
| 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 | 549,107.87 | 572,789.65 | 521,827.43 | |
| 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 | 5,600,587.73 | 5,432,053.98 | 5,878,338.66 | |
| 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 | 2,967,985.13 | 2,912,893.79 | |
| 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 | 2,337,768.24 | 2,051,103.75 | |
| Total de Inversiones | 465,740.38 | 558,116.65 | 544,163.50 | 555,028.75 | 598,471.44 | 621,566.11 | 580,893.77 | 630,216.90 | 861,790.04 | |
| Patrimonio Total | 523,626.27 | 553,854.02 | 585,289.36 | 603,763.88 | 510,327.28 | 534,576.16 | 559,817.27 | 584,853.19 | 515,073.83 | |
| 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 | 150,567.16 | 204,520.20 | |
| Egreso de Operaciones | 91,062.30 | 23,854.06 | 45,751.83 | 67,430.51 | 85,779.45 | 16,336.39 | 32,794.64 | 48,664.80 | 63,847.28 | |



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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 | 176,702.61 | 43,102.79 | 83,517.75 | 124,946.86 | 164,504.34 | 32,731.49 | 66,738.66 | 101,902.37 | 140,672.91 |
| Otros Ingresos | 19,449.19 | 3,820.23 | 8,292.85 | 12,360.90 | 16,535.32 | 5,278.28 | 9,107.21 | 12,995.72 | 20,447.43 |
| Ingreso de Operaciones | 196,151.80 | 46,923.02 | 91,810.60 | 137,307.76 | 181,039.66 | 38,009.77 | 75,845.87 | 114,898.09 | 161,120.34 |
| Egresos Generales | 61,278.64 | 17,097.10 | 32,707.84 | 48,469.43 | 66,296.06 | 16,414.27 | 36,745.77 | 54,208.50 | 79,977.35 |
| Utilidad Antes de Provisiones | 134,873.16 | 29,825.92 | 59,102.76 | 88,838.33 | 114,743.60 | 21,595.50 | 39,100.10 | 60,689.59 | 81,142.99 |
| Utilidad del Periodo | 135,179.27 | 29,825.92 | 59,102.76 | 88,838.33 | 114,743.60 | 21,595.50 | 39,100.10 | 60,689.59 | 81,142.99 |
| 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 | 49,607.69 | 42,223.36 |
| 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 | 58,594.65 | 57,411.35 |
| Préstamos Vencidos / Préstamos Totales (%) | 3.28 | 2.99 | 2.70 | 3.00 | 3.58 | 3.31 | 2.59 | 2.20 | 2.13 |
| Provisiones / Préstamos Vencidos (%) | 113.64 | 114.51 | 121.05 | 106.72 | 101.92 | 103.02 | 106.01 | 118.12 | 135.97 |
| Provisiones para Préstamos / Préstamos Totales (%) | 3.73 | 3.43 | 3.27 | 3.20 | 3.65 | 3.41 | 2.74 | 2.59 | 2.89 |
| RAZONES DE CAPITAL | | | | | | | | | |
| Patrimonio / Activos Totales (%) | 10.75 | 10.90 | 10.39 | 11.16 | 9.07 | 8.94 | 9.61 | 10.39 | 8.48 |
| Patrimonio / Activos Generadores de Ing. (%) | 19.82 | 18.73 | 19.40 | 19.77 | 18.05 | 18.27 | 19.76 | 19.63 | 17.34 |
| Patrimonio / Préstamos Totales (%) | 24.53 | 23.89 | 24.15 | 24.69 | 24.03 | 23.25 | 25.03 | 25.37 | 26.27 |
| Indice de Adecuacion de Capital | 26.63 | 21.63 | 21.66 | 22.05 | 0.00 | 19.10 | 20.20 | 21.12 | 20.86 |
| LIQUIDEZ | | | | | | | | | |
| Activos Líquidos / Total de Depósitos (%) | 49.73 | 45.09 | 51.07 | 47.00 | 53.09 | 53.94 | 53.60 | 49.74 | 52.97 |
| Activos Líquidos / Activos Totales (%) | 42.50 | 38.22 | 43.76 | 39.96 | 46.42 | 47.02 | 46.66 | 42.86 | 46.76 |
| Activos Líquidos + Inversiones / Depósitos Totales (%) | 61.93 | 59.92 | 63.34 | 60.21 | 67.37 | 65.97 | 65.36 | 63.62 | 71.82 |
| RENTABILIDAD | | | | | | | | | |
| Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 5.51 | 4.19 | 4.26 | 4.18 | 4.25 | 2.99 | 2.73 | 2.73 | 2.79 |
| Utilidad Neta / Total de Activos (Promedio) (%) | 3.13 | 2.64 | 2.38 | 2.41 | 2.21 | 1.59 | 1.40 | 1.49 | 1.38 |
| Utilidad Neta / Patrimonio Total (Promedio) (%) | 25.82 | 21.54 | 20.20 | 19.62 | 22.48 | 16.16 | 13.97 | 13.84 | 15.75 |
| Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 10.91 | 9.42 | 9.32 | 9.04 | 9.27 | 6.79 | 6.96 | 6.76 | 7.02 |
| Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 3.71 | 3.35 | 3.30 | 3.17 | 3.18 | 2.26 | 2.29 | 2.19 | 2.19 |



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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 | 4.58 | 4.83 |
| Egresos Generales / Ingresos de Operaciones (%) | 31.24 | 36.44 | 35.63 | 35.30 | 36.62 | 43.18 | 48.45 | 47.18 | 49.64 |
| Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 0.79 | 0.54 | 0.60 | 0.58 | 0.61 | 0.73 | 0.64 | 0.58 | 0.70 |
| 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 | 2,704.00 | 2,684.00 |
| Número de Sucursales | 62.00 | 62.00 | 64.00 | 64.00 | 64.00 | 0.00 | 65.00 | 0.00 | 0.00 |
| Préstamos / Empleados | 816.77 | 880.95 | 910.20 | 919.86 | 789.46 | 842.05 | 809.97 | 835.11 | 740.11 |
| Depósitos Totales / Empleados | 1,592.67 | 1,636.17 | 1,812.17 | 1,731.17 | 1,828.77 | 1,909.02 | 1,835.31 | 1,756.91 | 2,023.22 |
| Utilidad Neta / Empleados | 52.87 | 11.61 | 22.77 | 33.80 | 42.81 | 8.00 | 14.43 | 22.44 | 30.23 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| Activos (%) | 22.65 | 22.18 | 23.75 | 19.87 | 17.63 | 19.12 | 4.02 | 3.03 | 9.73 |
| Préstamos (%) | 10.59 | -1.91 | 12.77 | 12.72 | 1.31 | 0.35 | -7.14 | -6.59 | -6.11 |
| Locales (%) | 10.59 | -1.91 | 12.77 | 12.72 | 1.31 | 0.35 | -7.14 | -6.59 | -6.11 |
| 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 | 4.42 | 10.80 |
| Locales (%) | 105.13 | 91.24 | 29.53 | 22.66 | 18.63 | 20.93 | 5.76 | 4.54 | 10.94 |
| Extranjeros (%) | 0.00 | 0.00 | 11.22 | 0.00 | 0.00 | 0.00 | 0.19 | -2.98 | 0.88 |
| Patrimonio (%) | -4.22 | -4.57 | -4.92 | -2.24 | -0.78 | -2.34 | -3.75 | -4.04 | 2.66 |
| Utilidad Neta (%) | 15.09 | -6.61 | -9.89 | -9.36 | -15.12 | -27.59 | -33.84 | -31.69 | -29.28 |
| 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 | 2,166,807.15 | 1,899,405.94 |
| Mencion Especial | 66,318.01 | 68,924.39 | 81,880.40 | 77,162.63 | 67,998.18 | 67,580.63 | 72,923.63 | 70,340.17 | 69,566.33 |
| Subnormal | 52,438.19 | 48,273.86 | 48,484.86 | 41,146.06 | 39,880.53 | 38,626.53 | 41,218.04 | 39,576.11 | 34,844.75 |
| Dudoso | 49,475.20 | 41,150.27 | 43,281.68 | 41,863.07 | 37,950.34 | 36,077.03 | 32,639.14 | 30,010.58 | 31,418.12 |
| Irrecuperable | 41,333.60 | 45,411.24 | 38,904.28 | 35,750.73 | 34,074.55 | 33,501.83 | 12,287.03 | 10,006.46 | 8,626.74 |
| 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 | 9.67 | 9.60 |
| Al por Menor | 8.67 | 8.33 | 8.50 | 8.50 | 9.00 | 8.50 | 8.50 | 9.00 | 9.00 |
| Consumo | | | | | | | | | |
| Vivienda Hipotecaria | 6.07 | 5.98 | 5.92 | 5.92 | 5.95 | 5.91 | 5.91 | 5.84 | 5.83 |
| Prestamo Personal Auto | 10.89 | 10.89 | 10.78 | 10.43 | 10.50 | 10.33 | 10.83 | 11.00 | 11.00 |
| Prestamo Personal | 9.16 | 9.16 | 8.99 | 8.85 | 9.17 | 9.09 | 9.13 | 8.91 | 8.88 |
| Tarjeta de Crédito | 14.20 | 14.14 | 14.05 | 14.31 | 14.20 | 14.22 | 14.24 | 14.29 | 14.18 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| Persona Natural | 4.62 | 4.53 | 4.32 | 4.14 | 4.01 | 3.86 | 3.75 | 3.66 | 3.55 |
| Persona Juridica | 4.53 | 4.43 | 4.18 | 3.98 | 3.97 | 3.75 | 3.62 | 3.48 | 3.53 |