

**BANCO NACIONAL DE PANAMÁ**  
**ESTADISTICAS FINANCIERAS**  
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	5,605,499.10	5,909,332.84	5,711,073.89	5,513,106.71	6,180,774.57	6,093,968.78	5,841,553.31	5,987,213.15	6,164,000.87
ACTIVOS LIQUIDOS	2,601,956.23	2,778,462.72	2,664,969.59	2,362,981.36	2,934,636.81	2,864,856.33	2,395,070.89	2,199,156.66	2,433,326.18
TOTAL DE PRESTAMOS	2,115,756.97	2,271,846.94	2,194,218.96	2,258,145.82	1,986,450.53	2,038,747.61	2,184,583.57	2,508,712.10	2,294,006.11
LOCALES	2,115,756.97	2,271,846.94	2,194,218.96	2,258,145.82	1,986,450.53	2,038,747.61	2,184,583.57	2,508,712.10	2,294,006.11
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	700,000.69	619,558.39	584,526.93	659,220.92	1,024,080.75	1,029,078.34	1,090,402.82	1,130,869.00	1,209,744.34
TOTAL DE DEPOSITOS	4,901,105.95	5,150,548.51	4,971,852.01	4,750,687.19	5,458,584.76	5,232,038.86	4,983,169.98	5,111,400.79	5,308,664.15
LOCALES	4,831,121.17	5,084,963.56	4,906,164.90	4,682,744.77	5,387,982.71	5,163,001.11	4,911,408.25	5,038,699.29	5,236,218.31
DEPOSITOS DE OFICIALES	3,657,642.34	3,880,204.72	3,706,678.79	3,429,421.01	3,820,179.34	3,832,246.04	3,466,098.15	3,596,689.50	3,829,585.33
DEPOSITOS DE PARTICULARES	804,602.55	820,597.63	812,786.90	842,352.59	1,043,685.97	883,889.40	869,975.32	895,582.04	909,086.14
DEPOSITOS DE BANCOS	368,876.28	384,161.21	386,699.21	410,971.17	524,117.40	446,865.66	575,334.77	546,427.76	497,546.84
EXTRANJEROS	69,984.78	65,584.95	65,687.10	67,942.43	70,602.05	69,037.76	71,761.73	72,701.50	72,445.83
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	69,984.78	65,584.95	65,687.10	67,942.43	70,602.05	69,037.76	71,761.73	72,701.50	72,445.83
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	508,320.22	528,241.37	549,107.87	572,789.65	521,528.78	544,796.40	537,686.71	568,297.19	532,969.63
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	5,185,429.71	5,435,057.13	5,600,587.73	5,432,053.98	5,893,136.84	6,001,650.81	5,776,313.60	5,750,159.93	6,172,387.72
ACTIVOS GENERADORES DE INGRESOS	2,700,589.28	2,889,504.38	2,859,446.41	2,967,985.13	2,913,144.47	2,979,615.64	3,026,866.14	3,278,473.93	3,257,140.87
TOTAL DE PRESTAMOS	2,102,117.84	2,267,938.27	2,278,552.64	2,337,768.24	2,051,103.75	2,155,297.28	2,189,401.26	2,383,428.96	2,140,228.32
TOTAL DE INVERSIONES	598,471.44	621,566.11	580,893.77	630,216.90	862,040.72	824,318.37	837,464.88	895,044.96	1,116,912.55
PATRIMONIO TOTAL	510,327.28	534,576.16	559,817.27	584,853.19	514,924.50	536,518.88	543,397.29	570,543.42	527,249.21
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	250,283.80	49,067.88	99,533.30	150,567.16	203,720.20	50,222.24	101,622.07	156,133.84	211,903.61
EGRESOS DE OPERACIONES	85,779.45	16,336.39	32,794.64	48,664.80	63,847.28	13,685.12	27,163.53	40,626.95	56,524.50
INGRESO NETO DE INTERESES	164,504.34	32,731.49	66,738.66	101,902.37	139,872.91	36,537.12	74,458.53	115,506.89	155,379.10

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OTROS INGRESOS	16,535.32	5,278.28	9,107.21	12,995.72	20,447.43	4,546.98	11,892.60	23,049.31	32,162.72
INGRESO DE OPERACIONES	181,039.66	38,009.77	75,845.87	114,898.09	160,320.34	41,084.10	86,351.14	138,556.20	187,541.82
EGRESOS GENERALES	66,296.06	16,414.27	36,745.77	54,208.50	79,977.35	18,584.58	38,348.92	58,360.24	84,899.10
UTILIDAD ANTES DE PROVISIONES	114,743.60	21,595.50	39,100.10	60,689.59	80,342.99	22,499.51	48,002.21	80,195.97	102,642.72
UTILIDAD DEL PERIODO	114,743.60	21,595.50	39,100.10	60,689.59	80,342.99	22,499.51	47,950.74	80,100.11	102,500.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	75,790.07	75,105.09	56,731.29	49,607.69	42,223.36	39,300.85	36,744.22	37,042.86	32,859.45
TOTAL PROVISIONES PARA PRESTAMOS	77,248.62	77,370.22	60,142.59	58,594.65	57,411.35	57,070.10	54,441.34	47,957.06	40,321.58
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.58	3.31	2.59	2.20	2.13	1.93	1.68	1.48	1.43
PROVISIONES / PRESTAMOS VENCIDOS (%)	101.92	103.02	106.01	118.12	135.97	145.21	148.16	129.46	122.71
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.65	3.41	2.74	2.59	2.89	2.80	2.49	1.91	1.76
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.07	8.94	9.61	10.39	8.44	8.94	9.20	9.49	8.65
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	18.05	18.27	19.76	19.63	17.32	17.76	16.42	15.61	15.21
PATRIMONIO / PRESTAMOS TOTALES (%)	24.03	23.25	25.03	25.37	26.25	26.72	24.61	22.65	23.23
INDICE DE ADECUACION DE CAPITAL	20.26	19.07	20.18	21.12	20.80	22.76	21.89	20.90	20.48
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	53.09	53.94	53.60	49.74	53.76	54.76	48.06	43.02	45.84
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	46.42	47.02	46.66	42.86	47.48	47.01	41.00	36.73	39.48
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	67.37	65.97	65.36	63.62	72.52	74.42	69.94	65.15	68.62
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.25	2.99	2.73	2.73	2.76	3.02	3.17	3.26	3.15
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.21	1.59	1.40	1.49	1.36	1.50	1.66	1.86	1.66
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	22.48	16.16	13.97	13.84	15.60	16.77	17.65	18.72	19.44
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.27	6.79	6.96	6.76	6.99	6.74	6.71	6.35	6.51
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.18	2.26	2.29	2.19	2.19	1.84	1.79	1.65	1.74
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	6.09	4.53	4.67	4.58	4.80	4.90	4.92	4.70	4.77



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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	9.69	9.81	9.86	9.70	9.61	9.61	9.53	9.40	9.32
AL POR MENOR	9.00	8.50	8.50	9.00	9.00	8.50	8.50	8.50	8.50
CONSUMO									
VIVIENDA HIPOTECARIA	5.84	5.83	5.80	5.75	5.74	5.49	5.58	5.50	5.28
PRESTAMO PERSONAL AUTO	10.32	10.25	10.82	11.00	11.00	11.00	10.50	10.50	10.50
PRESTAMO PERSONAL	9.36	9.41	9.39	9.15	9.18	9.18	9.19	9.04	9.01
TARJETA DE CREDITO	14.33	14.37	14.36	14.43	14.29	14.66	15.14	15.17	15.03
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.85	3.82	3.51	3.42	3.44	3.34	3.34	3.29	3.24
PERSONA JURIDICA	3.81	3.41	3.37	3.41	3.63	3.22	3.21	3.07	3.03