

**BANCO NACIONAL DE PANAMÁ**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**A DICIEMBRE 2025**

	2024	2025			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
INGRESO POR INTERESES	801,379,744.84	193,468,136.73	380,848,171.43	559,800,741.69	736,499,889.93
PRESTAMOS	402,480,857.27	107,297,131.76	215,872,845.61	322,946,362.49	424,201,601.60
DEPOSITOS	189,637,874.88	36,173,351.64	67,751,400.60	97,750,233.39	133,969,512.41
INVERSIONES	208,110,466.01	49,766,953.17	96,767,820.18	138,434,657.97	177,442,405.42
ARRENDAMIENTOS	0.00	0.00	0.00	0.00	0.00
OTROS	1,150,546.68	230,700.16	456,105.04	669,487.84	886,370.50
EGRESOS DE OPERACIONES	292,507,874.36	83,133,899.37	163,574,248.96	231,886,063.24	306,697,090.78
INTERESES PAGADOS	291,176,849.34	82,816,157.25	162,947,465.81	230,962,316.71	305,482,324.60
COMISIONES	1,331,025.02	317,742.12	626,783.15	923,746.53	1,214,766.18
INGRESO NETO DE INTERESES	508,871,870.48	110,334,237.36	217,273,922.47	327,914,678.45	429,802,799.15
OTROS INGRESOS	75,085,132.99	21,666,134.46	43,038,875.14	62,630,517.29	83,066,840.09
COMISIONES	39,346,210.28	11,653,122.60	21,586,935.10	32,302,893.04	43,576,247.01
OPERACIONES CON DIVISAS	0.00	0.00	0.00	0.00	0.00
DIVIDENDOS	2,134,378.91	195,215.73	333,032.86	759,789.01	1,613,721.93
OTROS INGRESOS	33,604,543.80	9,817,796.13	21,118,907.18	29,567,835.24	37,876,871.15
INGRESOS DE OPERACIONES	583,957,003.47	132,000,371.82	260,312,797.61	390,545,195.74	512,869,639.24
EGRESOS GENERALES	226,025,187.01	52,072,557.89	110,373,233.27	172,366,639.41	229,579,598.09
GASTOS ADMINISTRATIVOS	132,687,476.98	34,225,251.77	69,711,168.10	106,281,215.89	133,459,569.74
GASTOS GENERALES	71,723,668.35	12,832,527.74	30,618,342.80	51,018,230.72	75,959,638.43
GASTOS DE DEPRECIACION	20,954,500.78	4,953,297.70	9,971,145.83	14,988,499.43	20,078,491.43
OTROS GASTOS	659,540.90	61,480.68	72,576.54	78,693.37	81,898.49
UTILIDADES ANTES DE PROVISIONES	357,931,816.46	79,927,813.93	149,939,564.34	218,178,556.33	283,290,041.15
CUENTAS MALAS	34,732,142.18	8,404,776.38	18,837,526.90	26,534,428.79	34,605,498.66
UTILIDAD DEL PERIODO	323,199,674.28	71,523,037.55	131,102,037.44	191,644,127.54	248,684,542.49