

**BANCO NACIONAL DE PANAMÁ**  
**ESTADO DE RESULTADO**  
**DE DICIEMBRE 2020 A DICIEMBRE 2021**  
**( En Miles de Balboas )**

	2020	2021												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	378,548.41	28,952.12	27,367.47	28,170.70	27,682.04	28,268.30	37,852.07	28,186.15	28,798.70	28,243.76	28,619.65	27,193.58	28,738.30	348,072.82
Préstamos	239,600.38	21,254.95	20,305.02	21,145.31	20,877.18	21,496.39	20,501.67	21,557.15	21,557.96	21,463.04	21,864.47	21,110.02	22,457.89	255,591.06
Depósitos	22,095.39	1,295.83	1,073.68	971.26	844.09	870.38	922.31	576.29	669.99	624.08	585.08	644.78	873.37	9,951.14
Inversiones	116,812.75	6,384.55	5,959.97	6,028.95	5,947.95	5,893.54	16,423.21	6,051.06	6,567.65	6,153.07	6,162.73	5,430.73	5,368.78	82,372.19
Arrendamiento Financiero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	39.88	16.79	28.80	25.18	12.82	7.99	4.88	1.65	3.11	3.57	7.37	8.05	38.26	158.44
Egresos de Operaciones	93,017.61	7,616.22	6,990.34	7,781.47	7,386.43	7,584.56	7,365.49	7,615.39	7,169.63	6,576.18	6,728.30	6,550.13	6,768.87	86,133.00
Intereses Pagados	91,999.76	7,526.72	6,906.78	7,682.95	7,293.22	7,493.55	7,256.40	7,542.82	7,051.33	6,480.12	6,638.23	6,452.56	6,666.88	84,991.58
Comisiones	1,017.86	89.50	83.56	98.52	93.21	91.00	109.09	72.57	118.29	96.06	90.07	97.57	101.98	1,141.43
Ingreso Neto de Intereses	285,530.79	21,335.91	20,377.13	20,389.23	20,295.60	20,683.74	30,486.58	20,570.76	21,629.07	21,667.58	21,891.35	20,643.44	21,969.43	261,939.82
Otros Ingresos	54,745.70	7,292.59	5,244.99	6,360.44	5,797.69	6,371.27	4,820.21	5,031.52	21,589.00	5,483.34	4,975.24	4,655.48	8,785.66	86,407.42
Comisiones	35,542.03	2,401.10	2,119.03	2,364.61	2,234.27	2,410.93	2,210.47	2,436.79	18,460.64	(12,667.34)	2,621.61	2,420.93	5,302.30	32,315.34
Operaciones con Divisas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	244.70	7.47	48.67	2.45	36.22	423.54	763.05
Otros Ingresos	19,203.68	4,891.49	3,125.95	3,995.83	3,563.42	3,960.33	2,609.74	2,350.03	3,120.90	18,102.01	2,351.19	2,198.33	3,059.81	53,329.03
Ingresos de Operaciones	340,276.50	28,628.49	25,622.11	26,749.66	26,093.30	27,055.01	35,306.79	25,602.28	43,218.08	27,150.92	26,866.60	25,298.92	30,755.08	348,347.24
Egresos Generales	158,111.27	13,395.71	13,815.50	15,291.46	15,138.95	13,934.79	14,513.55	15,649.60	16,599.06	16,217.96	16,931.01	16,874.46	18,963.11	187,325.17
Gastos Administrativos	87,708.56	8,487.77	8,438.85	8,390.86	8,552.64	8,260.55	8,169.88	3,895.37	8,915.05	9,501.92	9,344.51	10,446.06	10,812.86	103,216.31
Gastos Generales	21,445.24	3,153.31	3,240.94	4,857.87	4,551.69	3,933.06	4,327.02	9,683.14	5,639.84	4,587.10	5,083.09	4,324.52	5,320.67	58,702.25
Gastos de Depreciación	20,864.23	1,754.60	2,132.02	2,042.17	2,034.43	1,740.95	2,011.49	2,046.11	2,041.01	2,128.33	2,125.86	2,103.68	2,829.11	24,989.75
Otros Gastos	28,093.24	0.03	3.69	0.57	0.19	0.23	5.17	24.98	3.15	0.61	377.55	0.21	0.48	416.84
Utilidad antes de Provisiones	182,165.23	15,232.78	11,806.62	11,458.21	10,954.34	13,120.21	20,793.23	9,952.67	26,619.02	10,932.97	9,935.59	8,424.46	11,791.97	161,022.07
Provisiones por Cuentas Malas	56,911.54	5,401.17	5,716.63	2,519.57	3,708.49	1,241.20	2,174.37	1,239.73	5,881.87	1,441.53	3,270.33	2,036.62	4,380.28	39,011.78
Utilidad del Periodo	125,253.69	9,831.61	6,089.99	8,938.63	7,245.86	11,879.02	18,618.86	8,712.95	20,737.15	9,491.44	6,665.26	6,387.84	7,411.70	122,010.29