

**BANCO NACIONAL DE PANAMÁ**  
**ESTADO DE RESULTADO**  
**DE DICIEMBRE 2022 A DICIEMBRE 2023**  
**( En Miles de Balboas )**

|                               | 2022       | 2023      |           |           |           |           |           |           |           |            |           |             |           | ACUMULADO  |
|-------------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-----------|-------------|-----------|------------|
|                               | Diciembre  | Enero     | Febrero   | Marzo     | Abril     | Mayo      | Junio     | Julio     | Agosto    | Septiembre | Octubre   | Noviembre   | Diciembre |            |
| Ingresos Por Intereses        | 465,206.77 | 56,371.94 | 51,863.23 | 54,847.31 | 57,144.18 | 57,604.64 | 58,285.48 | 58,643.91 | 59,146.22 | 55,276.01  | 60,006.99 | 61,078.58   | 66,880.77 | 697,149.25 |
| Préstamos                     | 283,335.09 | 27,538.89 | 24,310.39 | 27,270.82 | 26,397.82 | 27,262.17 | 27,772.56 | 30,557.39 | 30,236.43 | 29,190.59  | 30,472.24 | 28,734.67   | 29,924.34 | 339,668.30 |
| Depósitos                     | 90,955.80  | 15,201.16 | 11,426.11 | 11,673.30 | 15,491.47 | 16,177.00 | 15,973.01 | 12,977.66 | 13,961.32 | 12,277.59  | 14,418.99 | 16,206.68   | 17,107.82 | 172,892.09 |
| Inversiones                   | 90,414.27  | 13,584.42 | 16,088.44 | 15,824.59 | 15,174.70 | 14,080.87 | 14,539.91 | 15,033.40 | 14,874.17 | 13,753.18  | 15,067.48 | 16,094.40   | 19,804.68 | 183,920.25 |
| 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                | 501.60     | 47.47     | 38.30     | 78.60     | 80.19     | 84.60     | 0.00      | 75.46     | 74.31     | 54.65      | 48.27     | 42.83       | 43.93     | 668.62     |
| Egresos de Operaciones        | 115,981.32 | 15,758.61 | 14,973.27 | 16,639.00 | 17,005.42 | 19,188.58 | 18,726.67 | 19,370.43 | 19,114.45 | 18,676.11  | 21,194.67 | 23,488.63   | 24,741.19 | 228,877.05 |
| Intereses Pagados             | 114,779.92 | 15,657.91 | 14,876.50 | 16,538.46 | 16,902.37 | 19,085.87 | 18,616.66 | 19,266.17 | 19,006.83 | 18,574.89  | 21,083.28 | 23,382.52   | 24,637.25 | 227,628.70 |
| Comisiones                    | 1,201.40   | 100.70    | 96.77     | 100.55    | 103.05    | 102.71    | 110.02    | 104.26    | 107.63    | 101.22     | 111.39    | 106.11      | 103.95    | 1,248.36   |
| Ingreso Neto de Intereses     | 349,225.45 | 40,613.33 | 36,889.96 | 38,208.31 | 40,138.75 | 38,416.06 | 39,558.81 | 39,273.48 | 40,031.77 | 36,599.90  | 38,812.31 | 37,589.95   | 42,139.58 | 468,272.20 |
| Otros Ingresos                | 88,732.68  | 6,256.94  | 6,202.46  | 6,270.79  | 4,237.61  | 4,837.34  | 6,805.79  | 5,249.92  | 7,322.33  | 4,353.07   | 4,870.33  | 4,555.94    | 7,382.73  | 68,345.24  |
| Comisiones                    | 38,979.28  | 2,726.12  | 2,654.39  | 3,726.67  | 2,717.15  | 2,980.65  | 3,035.46  | 3,001.65  | 3,768.15  | 2,757.73   | 3,154.11  | 2,674.52    | 4,228.36  | 37,424.95  |
| 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                    | 1,165.00   | 507.29    | 0.00      | 51.16     | 10.15     | 36.22     | 1,355.90  | 0.00      | 41.20     | 14.93      | 0.00      | 36.22       | 465.19    | 2,518.26   |
| Otros Ingresos                | 48,588.41  | 3,023.54  | 3,548.07  | 2,492.96  | 1,510.31  | 1,820.47  | 2,414.42  | 2,248.27  | 3,512.98  | 1,580.41   | 1,716.22  | 1,845.20    | 2,689.18  | 28,402.03  |
| Ingresos de Operaciones       | 437,958.14 | 46,870.26 | 43,092.42 | 44,479.10 | 44,376.36 | 43,253.40 | 46,364.59 | 44,523.40 | 47,354.10 | 40,952.97  | 43,682.65 | 42,145.89   | 49,522.31 | 536,617.44 |
| Egresos Generales             | 188,560.02 | 13,606.36 | 14,087.89 | 16,935.78 | 16,503.61 | 16,154.45 | 17,849.40 | 18,307.48 | 18,243.16 | 20,186.98  | 22,932.85 | 20,365.62   | 20,016.18 | 215,189.77 |
| Gastos Administrativos        | 106,538.69 | 9,099.88  | 9,403.82  | 10,296.58 | 9,846.77  | 9,494.45  | 9,522.07  | 10,256.23 | 10,417.80 | 10,756.41  | 9,849.42  | 11,200.87   | 9,827.22  | 119,971.51 |
| Gastos Generales              | 55,715.35  | 2,635.83  | 2,916.86  | 4,855.12  | 4,883.37  | 4,941.74  | 6,651.18  | 6,351.31  | 6,172.03  | 7,808.02   | 11,255.37 | 7,561.44    | 8,637.31  | 74,669.60  |
| Gastos de Depreciación        | 25,627.71  | 1,870.33  | 1,759.91  | 1,783.69  | 1,771.71  | 1,716.03  | 1,674.76  | 1,674.85  | 1,649.97  | 1,621.80   | 1,826.89  | 1,577.82    | 1,551.37  | 20,479.13  |
| Otros Gastos                  | 678.27     | 0.33      | 7.30      | 0.39      | 1.76      | 2.24      | 1.39      | 25.09     | 3.36      | 0.74       | 1.18      | 25.50       | 0.28      | 69.54      |
| Utilidad antes de Provisiones | 249,398.12 | 33,263.90 | 29,004.53 | 27,543.32 | 27,872.75 | 27,098.94 | 28,515.19 | 26,215.92 | 29,110.93 | 20,766.00  | 20,749.79 | 21,780.26   | 29,506.13 | 321,427.67 |
| Provisiones por Cuentas Malas | 54,251.31  | 6,174.69  | 3,374.38  | 6,953.42  | 607.82    | 2,932.40  | 3,559.70  | 2,920.80  | 3,478.19  | 1,308.74   | 1,926.70  | (12,048.32) | 9,182.14  | 30,370.66  |
| Utilidad del Periodo          | 195,146.80 | 27,089.21 | 25,630.16 | 20,589.90 | 27,264.93 | 24,166.54 | 24,955.49 | 23,295.12 | 25,632.74 | 19,457.26  | 18,823.10 | 33,828.58   | 20,323.98 | 291,057.01 |