

BANCO NACIONAL DE PANAMÁ
ESTADO DE RESULTADO
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	2023	2024												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	697,149.25	66,987.68	59,174.21	75,305.60	73,694.75	65,016.13	62,113.08	67,479.46	63,811.96	63,201.22	70,437.10	66,596.09	67,562.48	801,379.74
Préstamos	339,668.30	31,294.74	29,005.03	31,665.77	35,021.76	30,683.55	30,168.89	35,292.75	35,504.19	34,726.92	37,391.12	35,798.63	35,927.50	402,480.86
Depósitos	172,892.09	16,818.51	12,920.03	21,466.10	17,399.36	15,696.85	14,995.95	15,362.08	12,900.04	13,511.30	17,663.92	16,054.86	14,848.88	189,637.87
Inversiones	183,920.25	18,843.16	17,214.14	22,133.34	21,207.92	18,589.46	16,895.90	16,760.95	15,328.40	14,840.08	15,210.37	14,513.27	16,573.47	208,110.47
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	668.62	31.26	35.01	40.39	65.70	46.28	52.34	63.68	79.32	122.92	171.69	229.34	212.63	1,150.55
Egresos de Operaciones	228,877.05	20,394.58	18,719.10	21,958.35	21,618.33	21,537.58	19,380.88	23,976.77	24,393.81	28,068.92	30,733.05	30,957.65	30,768.86	292,507.87
Intereses Pagados	227,628.70	20,280.59	18,616.10	21,853.41	21,082.00	20,347.90	20,767.23	23,852.71	24,280.68	27,963.18	30,621.15	30,850.72	30,661.21	291,176.85
Comisiones	1,248.36	113.99	103.00	104.94	536.33	1,189.68	(1,386.36)	124.07	113.13	105.74	111.90	106.94	107.65	1,331.03
Ingreso Neto de Intereses	468,272.20	46,593.10	40,455.11	53,347.25	52,076.42	43,478.55	42,732.20	43,502.68	39,418.15	35,132.29	39,704.05	35,638.44	36,793.62	508,871.87
Otros Ingresos	68,345.24	6,661.66	4,933.01	5,679.46	11,059.60	5,391.98	5,993.53	5,150.06	5,525.35	5,731.20	6,401.40	5,621.07	6,936.81	75,085.13
Comisiones	37,424.95	2,974.80	2,827.08	3,659.07	3,179.03	2,981.64	2,888.53	2,951.01	2,841.55	2,950.09	3,940.13	3,185.80	4,967.47	39,346.21
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	2,518.26	978.81	0.00	120.30	23.64	79.91	14.93	237.81	85.72	25.44	101.61	72.45	393.75	2,134.38
Otros Ingresos	28,402.03	2,708.05	2,105.93	1,900.09	7,856.93	2,330.43	3,090.06	1,961.24	2,598.08	2,755.67	2,359.65	2,362.83	1,575.58	33,604.54
Ingresos de Operaciones	536,617.44	53,254.76	45,388.12	59,026.71	63,136.03	48,870.53	48,725.73	48,652.75	44,943.49	40,863.50	46,105.45	41,259.51	43,730.43	583,957.00
Egresos Generales	215,189.77	16,006.74	15,989.14	17,912.10	16,026.99	18,559.30	18,879.44	18,283.91	18,482.18	20,394.91	19,367.03	18,811.55	27,311.90	226,025.19
Gastos Administrativos	119,971.51	11,483.69	10,193.52	12,096.31	11,816.98	10,556.55	11,246.45	10,443.47	10,104.41	11,473.08	10,370.98	11,108.68	11,793.35	132,687.48
Gastos Generales	74,669.60	2,921.69	4,198.77	4,177.27	2,453.96	6,526.20	6,162.85	6,162.62	6,640.71	7,223.16	5,954.21	5,465.66	13,836.57	71,723.67
Gastos de Depreciación	20,479.13	1,599.68	1,594.55	1,638.37	1,755.14	1,475.75	1,457.88	1,677.31	1,723.72	1,691.27	2,422.88	2,236.33	1,681.62	20,954.50
Otros Gastos	69.54	1.69	2.31	0.15	0.91	0.79	12.26	0.51	13.35	7.40	618.96	0.87	0.36	659.54
Utilidad antes de Provisiones	321,427.67	37,248.02	29,398.97	41,114.61	47,109.03	30,311.23	29,846.30	30,368.84	26,461.32	20,468.59	26,738.42	22,447.96	16,418.53	357,931.82
Provisiones por Cuentas Malas	30,370.66	3,814.46	1,857.21	7,603.42	4,664.19	6,361.93	827.49	7,491.74	(35.52)	(1,933.97)	2,100.53	1,517.43	463.24	34,732.14
Utilidad del Periodo	291,057.01	33,433.56	27,541.77	33,511.19	42,444.84	23,949.30	29,018.81	22,877.10	26,496.84	22,402.56	24,637.89	20,930.54	15,955.29	323,199.67