

BALANCE DE SITUACION
BANCA OFICIAL
A MARZO 2025
(En Millones de Balboas)

	2023	2024				2025				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	4,664.63	4,951.33	4,102.61	4,129.62	4,744.97	3,598.93	0.00	0.00	0.00	(1,352.40)	(27.31%)
Depositos Locales en Bancos	462.08	359.32	509.79	341.57	345.41	260.77	0.00	0.00	0.00	(98.55)	(27.43%)
A la Vista	80.50	167.56	121.27	36.19	39.60	63.12	0.00	0.00	0.00	(104.44)	(62.33%)
A Plazo	381.58	191.76	388.53	305.38	305.81	197.65	0.00	0.00	0.00	5.90	3.07%
Depositos Extranjeros en Bancos	3,796.04	4,275.89	3,169.67	3,374.56	4,031.33	2,833.37	0.00	0.00	0.00	(1,442.52)	(33.74%)
A la Vista	206.04	357.89	323.67	395.56	252.90	196.86	0.00	0.00	0.00	(161.03)	(44.99%)
A Plazo	3,590.00	3,918.00	2,846.00	2,979.00	3,778.43	2,636.51	0.00	0.00	0.00	(1,281.49)	(32.71%)
Menos Provisiones	0.04	0.03	0.03	0.04	0.03	0.12	0.00	0.00	0.00	0.09	315.74%
Locales	0.02	0.03	0.03	0.04	0.03	0.12	0.00	0.00	0.00	0.09	313.17%
Extranjero	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	406.54	316.15	423.17	413.53	368.26	504.91	0.00	0.00	0.00	188.75	59.70%
CARTERA CREDITICIA	10,777.48	10,908.71	11,934.91	12,443.74	11,989.92	12,180.87	0.00	0.00	0.00	1,272.16	11.66%
Locales	11,043.82	11,182.21	12,211.20	12,718.64	12,256.74	12,448.78	0.00	0.00	0.00	1,266.56	11.33%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Menos Provisiones	266.34	273.50	276.29	274.89	266.82	267.91	0.00	0.00	0.00	(5.60)	(2.05%)
Locales	266.34	273.50	276.29	274.89	266.82	267.91	0.00	0.00	0.00	(5.60)	(2.05%)
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
INVERSIONES EN VALORES	5,202.43	5,930.84	4,926.93	4,626.01	5,454.34	4,813.00	0.00	0.00	0.00	(1,117.84)	(18.85%)
Locales	2,595.61	2,635.56	2,984.02	2,990.42	2,972.22	2,958.33	0.00	0.00	0.00	322.78	12.25%
Extranjero	2,622.20	3,314.34	1,962.89	1,652.42	2,498.41	1,871.39	0.00	0.00	0.00	(1,442.96)	(43.54%)
Menos Provisiones	15.38	19.06	19.98	16.84	16.29	16.72	0.00	0.00	0.00	(2.34)	(12.29%)
Locales	15.19	18.85	19.77	16.65	15.99	16.36	0.00	0.00	0.00	(2.50)	(13.24%)
Extranjero	0.19	0.21	0.21	0.19	0.30	0.36	0.00	0.00	0.00	0.15	73.33%
OTROS ACTIVOS	1,123.45	1,136.80	667.37	702.21	705.21	723.80	0.00	0.00	0.00	(413.00)	(36.33%)
Locales	1,081.54	1,096.45	629.18	679.18	671.15	695.53	0.00	0.00	0.00	(400.92)	(36.56%)
Extranjero	41.91	40.35	38.20	23.03	34.07	28.27	0.00	0.00	0.00	(12.08)	(29.93%)
TOTAL DE ACTIVOS	21,767.99	22,927.68	21,631.82	21,901.59	22,894.44	21,316.61	0.00	0.00	0.00	(1,611.07)	(7.03%)

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DEPOSITOS	17,445.30	18,324.04	17,214.13	16,709.32	17,692.70	15,590.65	0.00	0.00	0.00	(2,733.39)	(14.92%)
Locales	17,427.61	18,307.18	17,197.87	16,693.45	17,676.59	15,574.95	0.00	0.00	0.00	(2,732.24)	(14.92%)
Oficiales	12,416.71	13,621.82	12,566.56	12,174.35	12,731.26	10,974.18	0.00	0.00	0.00	(2,647.64)	(19.44%)
De Particulares	3,669.44	3,585.75	3,548.78	3,549.72	3,579.66	3,618.64	0.00	0.00	0.00	32.89	0.92%
A la Vista	371.56	336.85	345.71	312.84	328.02	427.32	0.00	0.00	0.00	90.47	26.86%
A Plazo	1,347.17	1,343.26	1,255.50	1,310.58	1,237.38	1,208.77	0.00	0.00	0.00	(134.50)	(10.01%)
De Ahorros	1,950.71	1,905.64	1,947.57	1,926.30	2,014.26	1,982.55	0.00	0.00	0.00	76.91	4.04%
De Bancos	1,341.46	1,099.61	1,082.53	969.37	1,365.67	982.12	0.00	0.00	0.00	(117.49)	(10.68%)
A la Vista	1,089.31	820.19	853.15	824.97	1,089.69	831.90	0.00	0.00	0.00	11.71	1.43%
A Plazo	252.15	279.42	229.38	144.40	275.97	150.22	0.00	0.00	0.00	(129.20)	(46.24%)
Extranjero	17.69	16.85	16.26	15.87	16.11	15.70	0.00	0.00	0.00	(1.15)	(6.84%)
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	17.69	16.85	16.26	15.87	16.11	15.70	0.00	0.00	0.00	(1.15)	(6.84%)
A la Vista	0.26	0.44	0.30	0.38	0.28	0.23	0.00	0.00	0.00	(0.21)	(47.37%)
A Plazo	14.22	12.75	12.42	11.79	12.32	11.55	0.00	0.00	0.00	(1.19)	(9.36%)
De Ahorros	3.21	3.67	3.54	3.70	3.52	3.92	0.00	0.00	0.00	0.25	6.79%
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
OBLIGACIONES	2,271.32	2,427.34	2,162.31	2,856.42	3,050.58	3,479.71	0.00	0.00	0.00	1,052.37	43.35%
Locales	418.31	560.79	459.74	591.52	465.23	813.47	0.00	0.00	0.00	252.68	45.06%
Extranjero	1,853.01	1,866.55	1,702.57	2,264.90	2,585.35	2,666.25	0.00	0.00	0.00	799.70	42.84%
OTROS PASIVOS	397.39	442.91	418.63	395.82	400.64	427.00	0.00	0.00	0.00	(15.91)	(3.59%)
Locales	381.60	436.87	404.98	386.40	373.32	403.91	0.00	0.00	0.00	(32.96)	(7.54%)
Extranjero	15.79	6.04	13.65	9.41	27.31	23.09	0.00	0.00	0.00	17.05	282.38%
PATRIMONIO	1,653.99	1,733.39	1,836.76	1,940.03	1,750.53	1,819.25	0.00	0.00	0.00	85.85	4.95%
Capital	1,288.65	1,288.65	1,288.65	1,288.65	1,288.65	1,288.65	0.00	0.00	0.00	0.00	0.00%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Otras Reservas	160.34	161.96	175.22	183.27	183.38	186.62	0.00	0.00	0.00	24.66	15.23%
Provisiones Dinámicas	134.13	134.13	146.97	154.51	155.25	155.25	0.00	0.00	0.00	21.12	15.74%
Otras Reservas	26.20	27.82	28.24	28.76	28.13	31.37	0.00	0.00	0.00	3.54	12.74%
Utilidad de Periodos Anteriores	201.30	206.25	193.04	184.99	267.95	280.94	0.00	0.00	0.00	74.69	36.21%
Utilidad de Periodo	33.63	105.40	210.24	294.53	34.67	81.83	0.00	0.00	0.00	(23.58)	(22.37%)
Ganancia o Perdida en Valores Disponible para la Venta	(29.93)	(28.86)	(30.40)	(11.40)	(24.11)	(18.78)	0.00	0.00	0.00	10.08	(34.94%)
PASIVO Y PATRIMONIO	21,767.99	22,927.68	21,631.82	21,901.59	22,894.44	21,316.61	0.00	0.00	0.00	(1,611.07)	(7.03%)