

BALANCE DE SITUACION
BANCA PANAMEÑA
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	7,922.91	7,904.94	7,302.18	6,961.67	7,761.19	7,083.48	0.00	0.00	0.00	(821.46)	(10.39%)
Depositos Locales en Bancos	1,175.29	1,022.66	1,229.69	980.39	1,141.65	1,075.66	0.00	0.00	0.00	53.00	5.18%
A la Vista	387.09	425.35	398.20	275.53	362.77	373.12	0.00	0.00	0.00	(52.23)	(12.28%)
A Plazo	788.20	597.31	831.49	704.86	778.88	702.54	0.00	0.00	0.00	105.23	17.62%
Depositos Extranjeros en Bancos	6,049.26	6,335.32	5,378.10	5,306.27	5,988.50	5,243.87	0.00	0.00	0.00	(1,091.45)	(17.23%)
A la Vista	1,177.96	1,122.65	1,146.22	1,142.24	887.00	1,003.73	0.00	0.00	0.00	(118.92)	(10.59%)
A Plazo	4,871.29	5,212.67	4,231.88	4,164.04	5,101.50	4,240.14	0.00	0.00	0.00	(972.53)	(18.66%)
Menos Provisiones	0.14	0.19	0.12	0.17	0.14	0.25	0.00	0.00	0.00	0.07	36.80%
Locales	0.12	0.18	0.12	0.17	0.14	0.25	0.00	0.00	0.00	0.07	39.09%
Extranjero	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(49.24%)
Otros	698.51	547.15	694.52	675.17	631.18	764.20	0.00	0.00	0.00	217.05	39.67%
CARTERA CREDITICIA	34,650.95	34,998.41	36,378.42	37,141.62	36,876.17	37,152.65	0.00	0.00	0.00	2,154.23	6.16%
Locales	33,381.28	33,604.95	34,841.72	35,626.03	35,150.84	35,441.12	0.00	0.00	0.00	1,836.17	5.46%
Extranjero	2,274.16	2,410.93	2,558.77	2,507.77	2,675.91	2,669.54	0.00	0.00	0.00	258.62	10.73%
Menos Provisiones	1,004.49	1,017.47	1,022.08	992.18	950.58	958.01	0.00	0.00	0.00	(59.45)	(5.84%)
Locales	968.17	983.17	985.33	954.81	910.77	924.14	0.00	0.00	0.00	(59.04)	(6.00%)
Extranjero	36.32	34.29	36.75	37.37	39.81	33.88	0.00	0.00	0.00	(0.42)	(1.21%)
INVERSIONES EN VALORES	13,349.11	14,049.70	12,960.67	13,005.30	14,116.32	13,347.93	0.00	0.00	0.00	(701.78)	(4.99%)
Locales	5,737.70	5,716.15	6,093.16	6,203.54	6,299.21	6,318.51	0.00	0.00	0.00	602.37	10.54%
Extranjero	7,632.84	8,359.18	6,894.63	6,826.96	7,839.96	7,052.82	0.00	0.00	0.00	(1,306.36)	(15.63%)
Menos Provisiones	21.42	25.62	27.11	25.20	22.85	23.40	0.00	0.00	0.00	(2.22)	(8.66%)
Locales	19.87	23.67	24.75	21.72	21.05	21.47	0.00	0.00	0.00	(2.20)	(9.30%)
Extranjero	1.55	1.95	2.36	3.47	1.80	1.93	0.00	0.00	0.00	(0.02)	(0.94%)
OTROS ACTIVOS	3,829.32	3,876.06	3,330.86	3,579.73	3,518.62	3,652.10	0.00	0.00	0.00	(223.96)	(5.78%)
Locales	3,657.19	3,701.23	3,140.96	3,416.70	3,290.50	3,421.47	0.00	0.00	0.00	(279.76)	(7.56%)
Extranjero	172.13	174.83	189.90	163.03	228.11	230.64	0.00	0.00	0.00	55.80	31.92%
TOTAL DE ACTIVOS	59,752.29	60,829.12	59,972.14	60,688.32	62,272.29	61,236.15	0.00	0.00	0.00	407.04	0.67%

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DEPOSITOS	45,380.19	46,283.53	45,473.04	45,188.71	46,998.64	45,443.52	0.00	0.00	0.00	(840.01)	(1.81%)
Locales	43,060.76	44,021.97	43,135.77	42,755.30	44,487.58	42,782.79	0.00	0.00	0.00	(1,239.18)	(2.81%)
Oficiales	12,724.25	13,954.59	12,889.34	12,480.52	13,021.15	11,324.05	0.00	0.00	0.00	(2,630.54)	(18.85%)
De Particulares	28,485.73	28,433.36	28,592.68	28,762.64	29,569.75	29,935.44	0.00	0.00	0.00	1,502.08	5.28%
A la Vista	4,526.45	4,308.82	4,263.48	4,041.57	4,417.80	4,490.71	0.00	0.00	0.00	181.89	4.22%
A Plazo	14,946.29	15,307.48	15,538.14	16,068.63	16,095.51	16,525.21	0.00	0.00	0.00	1,217.74	7.96%
De Ahorros	9,012.99	8,817.07	8,791.06	8,652.44	9,056.44	8,919.51	0.00	0.00	0.00	102.45	1.16%
De Bancos	1,850.78	1,634.03	1,653.74	1,512.14	1,896.68	1,523.30	0.00	0.00	0.00	(110.72)	(6.78%)
A la Vista	1,154.11	896.98	916.69	891.83	1,161.20	901.67	0.00	0.00	0.00	4.69	0.52%
A Plazo	696.67	737.05	737.06	620.31	735.48	621.64	0.00	0.00	0.00	(115.41)	(15.66%)
Extranjero	2,319.42	2,261.56	2,337.28	2,433.41	2,511.06	2,660.73	0.00	0.00	0.00	399.17	17.65%
Oficiales	0.00	0.08	0.11	0.70	0.54	0.00	0.00	0.00	0.00	(0.08)	(100.00%)
De Particulares	1,729.62	1,689.23	1,744.86	1,811.50	1,901.84	2,009.29	0.00	0.00	0.00	320.06	18.95%
A la Vista	226.81	220.12	235.26	224.65	223.89	245.76	0.00	0.00	0.00	25.64	11.65%
A Plazo	1,173.16	1,151.28	1,178.95	1,259.06	1,356.86	1,424.36	0.00	0.00	0.00	273.07	23.72%
De Ahorros	329.65	317.83	330.65	327.79	321.09	339.17	0.00	0.00	0.00	21.34	6.72%
De Bancos	589.81	572.24	592.30	621.22	608.68	651.44	0.00	0.00	0.00	79.19	13.84%
A la Vista	68.74	71.19	84.31	100.28	89.35	102.10	0.00	0.00	0.00	30.90	43.41%
A Plazo	521.07	501.05	507.99	520.94	519.32	549.34	0.00	0.00	0.00	48.29	9.64%
OBLIGACIONES	7,210.54	7,154.87	6,884.82	7,412.16	7,717.07	7,838.53	0.00	0.00	0.00	683.66	9.56%
Locales	1,737.48	1,771.00	1,682.91	1,866.11	1,676.50	1,981.12	0.00	0.00	0.00	210.13	11.86%
Extranjero	5,473.06	5,383.88	5,201.92	5,546.04	6,040.56	5,857.41	0.00	0.00	0.00	473.53	8.80%
OTROS PASIVOS	1,971.87	2,052.85	2,091.55	2,283.99	2,069.02	2,304.21	0.00	0.00	0.00	251.36	12.24%
Locales	1,848.82	1,955.89	1,996.14	2,174.42	1,897.06	2,126.66	0.00	0.00	0.00	170.77	8.73%
Extranjero	123.05	96.96	95.40	109.57	171.96	177.55	0.00	0.00	0.00	80.59	83.11%
PATRIMONIO	5,189.70	5,337.86	5,522.73	5,803.47	5,487.57	5,649.90	0.00	0.00	0.00	312.04	5.85%
Capital	2,776.20	2,776.72	2,779.37	2,779.51	2,787.14	2,789.18	0.00	0.00	0.00	12.46	0.45%

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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	577.09	583.59	602.77	617.82	624.00	630.69	0.00	0.00	0.00	47.10	8.07%
Provisiones Dinámicas	466.88	467.26	481.16	490.15	495.81	502.44	0.00	0.00	0.00	35.18	7.53%
Otras Reservas	110.21	116.33	121.61	127.67	128.19	128.25	0.00	0.00	0.00	11.91	10.24%
Utilidad de Periodos Anteriores	1,832.13	1,969.40	1,919.98	1,972.07	2,037.05	2,121.31	0.00	0.00	0.00	151.90	7.71%
Utilidad de Periodo	238.30	235.20	436.34	535.69	192.90	227.26	0.00	0.00	0.00	(7.94)	(3.37%)
Ganancia o Perdida en Valores Disponible para la Venta	(234.02)	(227.05)	(215.72)	(101.62)	(153.52)	(118.53)	0.00	0.00	0.00	108.51	(47.79%)
PASIVO Y PATRIMONIO	59,752.29	60,829.12	59,972.14	60,688.32	62,272.29	61,236.15	0.00	0.00	0.00	407.04	0.67%