

BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A JUNIO 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	15,955.53	14,294.41	14,519.12	14,312.36	16,668.59	14,267.01	14,336.28	0.00	0.00	(182.84)	(1.26%)
Depositos Locales en Bancos	2,801.94	2,490.62	2,656.12	2,374.12	3,050.41	2,475.52	2,643.80	0.00	0.00	(12.32)	(0.46%)
A la Vista	1,411.06	1,219.12	1,179.47	1,040.90	1,349.12	1,085.45	1,262.96	0.00	0.00	83.49	7.08%
A Plazo	1,390.88	1,271.50	1,476.65	1,333.22	1,701.29	1,390.07	1,380.84	0.00	0.00	(95.80)	(6.49%)
Depositos Extranjeros en Bancos	12,030.00	10,923.47	10,834.71	10,939.39	12,565.71	10,701.78	10,774.21	0.00	0.00	(60.50)	(0.56%)
A la Vista	5,013.01	4,362.28	4,218.44	4,302.17	4,753.46	4,422.85	4,633.21	0.00	0.00	414.77	9.83%
A Plazo	7,016.99	6,561.19	6,616.27	6,637.22	7,812.25	6,278.93	6,141.00	0.00	0.00	(475.27)	(7.18%)
Menos Provisiones	8.49	8.57	8.50	9.09	9.33	9.59	9.16	0.00	0.00	0.66	7.73%
Locales	8.45	8.53	8.48	8.88	8.95	8.85	8.64	0.00	0.00	0.16	1.91%
Extranjero	0.04	0.03	0.03	0.21	0.38	0.73	0.52	0.00	0.00	0.50	1,892.81%
Otros	1,132.07	888.88	1,036.79	1,007.94	1,061.81	1,099.30	927.43	0.00	0.00	(109.37)	(10.55%)
CARTERA CREDITICIA	80,348.16	81,810.95	84,131.71	86,460.00	87,328.08	88,307.62	90,009.66	0.00	0.00	5,877.95	6.99%
Locales	60,603.74	61,380.44	62,885.16	63,835.79	63,585.55	64,249.86	64,773.64	0.00	0.00	1,888.48	3.00%
Extranjero	21,984.14	22,657.91	23,465.71	24,825.84	25,899.61	26,197.78	27,322.42	0.00	0.00	3,856.71	16.44%
Menos Provisiones	2,239.72	2,227.40	2,219.17	2,201.63	2,157.07	2,140.02	2,086.40	0.00	0.00	(132.77)	(5.98%)
Locales	2,030.38	2,018.41	2,013.91	1,983.09	1,935.00	1,924.77	1,881.12	0.00	0.00	(132.79)	(6.59%)
Extranjero	209.34	208.99	205.26	218.54	222.07	215.25	205.28	0.00	0.00	0.02	0.01%
INVERSIONES EN VALORES	27,153.23	28,168.57	27,394.94	27,578.69	29,282.91	29,043.39	29,978.05	0.00	0.00	2,583.11	9.43%
Locales	10,730.29	10,765.37	11,175.98	11,572.67	11,976.93	11,985.95	12,631.62	0.00	0.00	1,455.64	13.02%
Extranjero	16,546.18	17,531.31	16,349.52	16,136.02	17,435.80	17,183.78	17,479.25	0.00	0.00	1,129.73	6.91%
Menos Provisiones	123.24	128.11	130.56	130.00	129.81	126.34	132.82	0.00	0.00	2.26	1.73%
Locales	118.23	123.00	125.25	123.37	125.21	122.04	128.31	0.00	0.00	3.06	2.44%
Extranjero	5.01	5.11	5.31	6.62	4.61	4.30	4.50	0.00	0.00	(0.80)	(15.13%)
OTROS ACTIVOS	7,600.28	7,773.50	6,987.71	7,256.66	7,105.12	7,494.06	7,657.15	0.00	0.00	669.44	9.58%
Locales	6,188.06	6,295.49	5,550.82	5,779.23	5,744.10	5,910.56	5,808.44	0.00	0.00	257.62	4.64%
Extranjero	1,412.22	1,478.01	1,436.89	1,477.43	1,361.02	1,583.51	1,848.71	0.00	0.00	411.82	28.66%
TOTAL DE ACTIVOS	131,057.20	132,047.43	133,033.48	135,607.71	140,384.71	139,112.08	141,981.15	0.00	0.00	8,947.67	6.73%

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DEPOSITOS	92,248.95	93,364.74	93,948.06	95,075.28	98,517.82	96,796.44	98,730.55	0.00	0.00	4,782.49	5.09%
Locales	64,712.38	65,868.57	65,738.17	65,502.47	68,382.18	67,136.39	67,461.56	0.00	0.00	1,723.38	2.62%
Oficiales	13,238.51	14,654.99	13,554.25	13,185.89	13,693.69	11,915.47	11,402.18	0.00	0.00	(2,152.07)	(15.88%)
De Particulares	48,160.30	48,298.56	49,114.75	49,444.76	51,189.14	52,272.58	52,888.51	0.00	0.00	3,773.76	7.68%
A la Vista	9,310.44	8,908.15	8,873.83	8,462.30	9,212.76	9,130.74	8,952.44	0.00	0.00	78.61	0.89%
A Plazo	25,742.86	26,459.36	27,245.23	28,145.81	28,590.63	30,059.52	30,839.46	0.00	0.00	3,594.23	13.19%
De Ahorros	13,107.00	12,931.05	12,995.69	12,836.65	13,385.76	13,082.32	13,096.61	0.00	0.00	100.92	0.78%
De Bancos	3,313.57	2,915.02	3,069.17	2,871.82	3,499.35	2,948.33	3,170.87	0.00	0.00	101.69	3.31%
A la Vista	1,374.43	1,130.76	1,121.09	1,078.84	1,364.93	1,090.23	1,463.92	0.00	0.00	342.84	30.58%
A Plazo	1,939.14	1,784.25	1,948.08	1,792.98	2,134.42	1,858.11	1,706.94	0.00	0.00	(241.14)	(12.38%)
Extranjero	27,536.56	27,496.17	28,209.89	29,572.81	30,135.64	29,660.05	31,268.99	0.00	0.00	3,059.11	10.84%
Oficiales	249.62	244.65	177.09	215.67	183.90	215.09	172.57	0.00	0.00	(4.53)	(2.56%)
De Particulares	19,085.78	18,659.79	19,366.36	20,317.18	20,249.28	20,939.86	22,476.82	0.00	0.00	3,110.46	16.06%
A la Vista	2,555.66	2,632.41	2,774.98	2,719.40	2,744.57	3,048.06	3,155.00	0.00	0.00	380.01	13.69%
A Plazo	14,180.27	13,615.53	14,095.01	15,095.83	14,830.04	14,925.65	16,249.15	0.00	0.00	2,154.14	15.28%
De Ahorros	2,349.85	2,411.85	2,496.37	2,501.96	2,674.66	2,966.14	3,072.68	0.00	0.00	576.31	23.09%
De Bancos	8,201.16	8,591.73	8,666.43	9,039.97	9,702.46	8,505.11	8,619.61	0.00	0.00	(46.82)	(0.54%)
A la Vista	1,261.42	1,281.36	1,375.21	1,414.86	1,323.50	1,405.77	1,365.53	0.00	0.00	(9.68)	(0.70%)
A Plazo	6,939.75	7,310.37	7,291.22	7,625.11	8,378.96	7,099.34	7,254.08	0.00	0.00	(37.14)	(0.51%)
OBLIGACIONES	20,727.30	20,273.85	19,897.13	20,641.93	22,678.46	22,221.47	22,335.69	0.00	0.00	2,438.56	12.26%
Locales	3,945.61	3,790.31	3,802.29	3,666.88	3,529.20	3,748.81	3,855.63	0.00	0.00	53.34	1.40%
Extranjero	16,781.69	16,483.54	16,094.85	16,975.05	19,149.26	18,472.66	18,480.06	0.00	0.00	2,385.21	14.82%
OTROS PASIVOS	4,221.09	4,140.90	4,422.46	4,524.40	4,238.80	4,608.12	4,691.85	0.00	0.00	269.39	6.09%
Locales	3,371.81	3,414.97	3,461.70	3,638.23	3,298.29	3,579.01	3,473.20	0.00	0.00	11.50	0.33%
Extranjero	849.28	725.93	960.76	886.17	940.50	1,029.11	1,218.65	0.00	0.00	257.89	26.84%
PATRIMONIO	13,859.87	14,267.94	14,765.82	15,366.10	14,949.64	15,486.05	16,223.05	0.00	0.00	1,457.23	9.87%
Capital	6,209.91	6,221.86	6,228.71	6,240.62	6,278.33	6,282.23	6,302.12	0.00	0.00	73.41	1.18%

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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	113.25	113.25	110.52	110.55	110.70	110.70	110.70	0.00	0.00	0.19	0.17%
Otras Reservas	1,518.21	1,581.10	1,638.18	1,706.87	1,756.10	1,796.26	1,852.38	0.00	0.00	214.19	13.08%
Provisiones Dinámicas	1,161.18	1,202.12	1,236.79	1,291.86	1,323.19	1,347.10	1,364.37	0.00	0.00	127.58	10.32%
Otras Reservas	357.03	378.97	401.39	415.01	432.91	449.16	488.00	0.00	0.00	86.61	21.58%
Utilidad de Periodos Anteriores	5,358.32	6,456.69	6,340.20	6,195.74	5,858.95	7,190.06	7,134.88	0.00	0.00	794.68	12.53%
Utilidad de Periodo	1,393.53	546.21	1,152.15	1,560.01	1,502.88	572.64	1,163.71	0.00	0.00	11.57	1.00%
Ganancia o Perdida en Valores Disponible para la Venta	(733.34)	(651.16)	(703.94)	(447.69)	(557.32)	(465.84)	(340.75)	0.00	0.00	363.19	(51.59%)
PASIVO Y PATRIMONIO	131,057.20	132,047.43	133,033.48	135,607.71	140,384.71	139,112.08	141,981.15	0.00	0.00	8,947.67	6.73%