

BALANCE DE SITUACION
BANCA OFICIAL
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	4,664.63	4,951.33	4,102.61	4,129.62	4,744.97	3,598.93	3,347.22	0.00	0.00	(755.39)	(18.41%)
Depositos Locales en Bancos	462.08	359.32	509.79	341.57	345.41	260.77	293.05	0.00	0.00	(216.75)	(42.52%)
A la Vista	80.50	167.56	121.27	36.19	39.60	63.12	93.39	0.00	0.00	(27.88)	(22.99%)
A Plazo	381.58	191.76	388.53	305.38	305.81	197.65	199.66	0.00	0.00	(188.87)	(48.61%)
Depositos Extranjeros en Bancos	3,796.04	4,275.89	3,169.67	3,374.56	4,031.33	2,833.37	2,673.97	0.00	0.00	(495.71)	(15.64%)
A la Vista	206.04	357.89	323.67	395.56	252.90	196.86	322.50	0.00	0.00	(1.18)	(0.36%)
A Plazo	3,590.00	3,918.00	2,846.00	2,979.00	3,778.43	2,636.51	2,351.47	0.00	0.00	(494.53)	(17.38%)
Menos Provisiones	0.04	0.03	0.03	0.04	0.03	0.12	0.07	0.00	0.00	0.05	164.62%
Locales	0.02	0.03	0.03	0.04	0.03	0.12	0.07	0.00	0.00	0.05	171.26%
Extranjero	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.92%
Otros	406.54	316.15	423.17	413.53	368.26	504.91	380.28	0.00	0.00	(42.89)	(10.14%)
CARTERA CREDITICIA	10,777.48	10,908.71	11,934.91	12,443.74	11,989.92	12,180.87	12,252.35	0.00	0.00	317.43	2.66%
Locales	11,043.82	11,182.21	12,211.20	12,718.64	12,256.74	12,448.78	12,522.19	0.00	0.00	310.99	2.55%
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	269.85	0.00	0.00	(6.44)	(2.33%)
Locales	266.34	273.50	276.29	274.89	266.82	267.91	269.85	0.00	0.00	(6.44)	(2.33%)
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	4,793.36	0.00	0.00	(133.57)	(2.71%)
Locales	2,595.61	2,635.56	2,984.02	2,990.42	2,972.22	2,958.33	2,986.12	0.00	0.00	2.10	0.07%
Extranjero	2,622.20	3,314.34	1,962.89	1,652.42	2,498.41	1,871.39	1,823.23	0.00	0.00	(139.66)	(7.11%)
Menos Provisiones	15.38	19.06	19.98	16.84	16.29	16.72	16.00	0.00	0.00	(3.98)	(19.93%)
Locales	15.19	18.85	19.77	16.65	15.99	16.36	15.66	0.00	0.00	(4.11)	(20.81%)
Extranjero	0.19	0.21	0.21	0.19	0.30	0.36	0.34	0.00	0.00	0.13	62.64%
OTROS ACTIVOS	1,123.45	1,136.80	667.37	702.21	705.21	723.80	682.93	0.00	0.00	15.56	2.33%
Locales	1,081.54	1,096.45	629.18	679.18	671.15	695.53	650.12	0.00	0.00	20.94	3.33%
Extranjero	41.91	40.35	38.20	23.03	34.07	28.27	32.81	0.00	0.00	(5.39)	(14.10%)
TOTAL DE ACTIVOS	21,767.99	22,927.68	21,631.82	21,901.59	22,894.44	21,316.61	21,075.85	0.00	0.00	(555.96)	(2.57%)

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DEPOSITOS	17,445.30	18,324.04	17,214.13	16,709.32	17,692.70	15,590.65	15,127.75	0.00	0.00	(2,086.38)	(12.12%)
Locales	17,427.61	18,307.18	17,197.87	16,693.45	17,676.59	15,574.95	15,113.09	0.00	0.00	(2,084.77)	(12.12%)
Oficiales	12,416.71	13,621.82	12,566.56	12,174.35	12,731.26	10,974.18	10,465.31	0.00	0.00	(2,101.24)	(16.72%)
De Particulares	3,669.44	3,585.75	3,548.78	3,549.72	3,579.66	3,618.64	3,548.93	0.00	0.00	0.15	0.00%
A la Vista	371.56	336.85	345.71	312.84	328.02	427.32	325.08	0.00	0.00	(20.63)	(5.97%)
A Plazo	1,347.17	1,343.26	1,255.50	1,310.58	1,237.38	1,208.77	1,239.62	0.00	0.00	(15.87)	(1.26%)
De Ahorros	1,950.71	1,905.64	1,947.57	1,926.30	2,014.26	1,982.55	1,984.23	0.00	0.00	36.66	1.88%
De Bancos	1,341.46	1,099.61	1,082.53	969.37	1,365.67	982.12	1,098.85	0.00	0.00	16.32	1.51%
A la Vista	1,089.31	820.19	853.15	824.97	1,089.69	831.90	977.70	0.00	0.00	124.55	14.60%
A Plazo	252.15	279.42	229.38	144.40	275.97	150.22	121.15	0.00	0.00	(108.24)	(47.19%)
Extranjero	17.69	16.85	16.26	15.87	16.11	15.70	14.65	0.00	0.00	(1.61)	(9.89%)
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	14.65	0.00	0.00	(1.61)	(9.89%)
A la Vista	0.26	0.44	0.30	0.38	0.28	0.23	0.25	0.00	0.00	(0.04)	(14.54%)
A Plazo	14.22	12.75	12.42	11.79	12.32	11.55	11.06	0.00	0.00	(1.36)	(10.98%)
De Ahorros	3.21	3.67	3.54	3.70	3.52	3.92	3.34	0.00	0.00	(0.20)	(5.64%)
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	3,622.66	0.00	0.00	1,460.35	67.54%
Locales	418.31	560.79	459.74	591.52	465.23	813.47	859.87	0.00	0.00	400.14	87.04%
Extranjero	1,853.01	1,866.55	1,702.57	2,264.90	2,585.35	2,666.25	2,762.79	0.00	0.00	1,060.22	62.27%
OTROS PASIVOS	397.39	442.91	418.63	395.82	400.64	427.00	429.02	0.00	0.00	10.39	2.48%
Locales	381.60	436.87	404.98	386.40	373.32	403.91	380.71	0.00	0.00	(24.28)	(5.99%)
Extranjero	15.79	6.04	13.65	9.41	27.31	23.09	48.31	0.00	0.00	34.67	254.01%
PATRIMONIO	1,653.99	1,733.39	1,836.76	1,940.03	1,750.53	1,819.25	1,896.43	0.00	0.00	59.67	3.25%
Capital	1,288.65	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%

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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	188.70	0.00	0.00	13.49	7.70%
Provisiones Dinámicas	134.13	134.13	146.97	154.51	155.25	155.25	155.25	0.00	0.00	8.27	5.63%
Otras Reservas	26.20	27.82	28.24	28.76	28.13	31.37	33.46	0.00	0.00	5.21	18.46%
Utilidad de Periodos Anteriores	201.30	206.25	193.04	184.99	267.95	280.94	278.85	0.00	0.00	85.80	44.45%
Utilidad de Periodo	33.63	105.40	210.24	294.53	34.67	81.83	150.97	0.00	0.00	(59.27)	(28.19%)
Ganancia o Perdida en Valores Disponible para la Venta	(29.93)	(28.86)	(30.40)	(11.40)	(24.11)	(18.78)	(10.74)	0.00	0.00	19.66	(64.68%)
PASIVO Y PATRIMONIO	21,767.99	22,927.68	21,631.82	21,901.59	22,894.44	21,316.61	21,075.85	0.00	0.00	(555.96)	(2.57%)