

BALANCE DE SITUACION
BANCA EXTRANJERA PRIVADA
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	8,032.62	6,389.47	7,216.94	7,350.69	8,907.41	7,183.53	7,865.40	0.00	0.00	648.47	8.99%
Depositos Locales en Bancos	1,626.65	1,467.96	1,426.43	1,393.73	1,908.76	1,399.86	1,533.65	0.00	0.00	107.22	7.52%
A la Vista	1,023.97	793.76	781.28	765.37	986.35	712.33	809.75	0.00	0.00	28.47	3.64%
A Plazo	602.68	674.20	645.16	628.36	922.41	687.53	723.90	0.00	0.00	78.74	12.21%
Depositos Extranjeros en Bancos	5,980.74	4,588.15	5,456.61	5,633.11	6,577.21	5,457.91	6,049.92	0.00	0.00	593.30	10.87%
A la Vista	3,835.05	3,239.62	3,072.22	3,159.93	3,866.47	3,419.11	3,620.32	0.00	0.00	548.10	17.84%
A Plazo	2,145.70	1,348.53	2,384.39	2,473.18	2,710.75	2,038.80	2,429.60	0.00	0.00	45.21	1.90%
Menos Provisiones	8.34	8.38	8.38	8.92	9.19	9.33	8.95	0.00	0.00	0.56	6.70%
Locales	8.32	8.35	8.36	8.71	8.81	8.60	8.43	0.00	0.00	0.07	0.80%
Extranjero	0.02	0.03	0.02	0.21	0.38	0.73	0.52	0.00	0.00	0.49	2,089.48%
Otros	433.56	341.74	342.28	332.77	430.62	335.10	290.78	0.00	0.00	(51.49)	(15.04%)
CARTERA CREDITICIA	45,697.21	46,812.53	47,753.29	49,318.38	50,451.92	51,154.98	52,469.62	0.00	0.00	4,716.33	9.88%
Locales	27,222.46	27,775.49	28,043.44	28,209.76	28,434.71	28,808.75	29,109.98	0.00	0.00	1,066.54	3.80%
Extranjero	19,709.98	20,246.98	20,906.94	22,318.07	23,223.70	23,528.23	24,505.22	0.00	0.00	3,598.28	17.21%
Menos Provisiones	1,235.23	1,209.94	1,197.09	1,209.45	1,206.49	1,182.00	1,145.58	0.00	0.00	(51.51)	(4.30%)
Locales	1,062.21	1,035.24	1,028.58	1,028.28	1,024.23	1,000.63	973.25	0.00	0.00	(55.33)	(5.38%)
Extranjero	173.02	174.70	168.51	181.17	182.26	181.37	172.33	0.00	0.00	3.82	2.27%
INVERSIONES EN VALORES	13,804.12	14,118.87	14,434.27	14,573.39	15,166.59	15,695.46	15,923.97	0.00	0.00	1,489.71	10.32%
Locales	4,992.60	5,049.22	5,082.82	5,369.12	5,677.71	5,667.43	5,974.23	0.00	0.00	891.41	17.54%
Extranjero	8,913.35	9,172.13	9,454.89	9,309.06	9,595.84	10,130.96	10,056.12	0.00	0.00	601.22	6.36%
Menos Provisiones	101.82	102.49	103.45	104.80	106.96	102.93	106.37	0.00	0.00	2.92	2.82%
Locales	98.36	99.33	100.50	101.65	104.16	100.56	103.92	0.00	0.00	3.42	3.40%
Extranjero	3.46	3.16	2.95	3.15	2.80	2.37	2.45	0.00	0.00	(0.50)	(16.97%)
OTROS ACTIVOS	3,770.96	3,897.44	3,656.85	3,676.93	3,586.51	3,842.04	4,003.71	0.00	0.00	346.86	9.49%
Locales	2,530.87	2,594.26	2,409.86	2,362.53	2,453.60	2,489.17	2,425.07	0.00	0.00	15.21	0.63%
Extranjero	1,240.09	1,303.18	1,246.99	1,314.40	1,132.91	1,352.87	1,578.63	0.00	0.00	331.65	26.60%
TOTAL DE ACTIVOS	71,304.92	71,218.31	73,061.34	74,919.39	78,112.42	77,876.00	80,262.70	0.00	0.00	7,201.36	9.86%

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DEPOSITOS	46,868.76	47,081.21	48,475.02	49,886.57	51,519.18	51,352.93	53,263.48	0.00	0.00	4,788.47	9.88%
Locales	21,651.62	21,846.60	22,602.41	22,747.17	23,894.60	24,353.61	24,678.72	0.00	0.00	2,076.32	9.19%
Oficiales	514.25	700.41	664.91	705.37	672.54	591.43	561.84	0.00	0.00	(103.07)	(15.50%)
De Particulares	19,674.57	19,865.20	20,522.07	20,682.12	21,619.39	22,337.15	22,597.01	0.00	0.00	2,074.94	10.11%
A la Vista	4,783.99	4,599.33	4,610.35	4,420.74	4,794.95	4,640.04	4,511.28	0.00	0.00	(99.07)	(2.15%)
A Plazo	10,796.57	11,151.88	11,707.09	12,077.17	12,495.12	13,534.30	13,891.59	0.00	0.00	2,184.51	18.66%
De Ahorros	4,094.01	4,113.98	4,204.64	4,184.21	4,329.32	4,162.81	4,194.14	0.00	0.00	(10.50)	(0.25%)
De Bancos	1,462.79	1,280.99	1,415.43	1,359.68	1,602.67	1,425.03	1,519.87	0.00	0.00	104.45	7.38%
A la Vista	220.32	233.79	204.40	187.01	203.73	188.56	421.81	0.00	0.00	217.41	106.36%
A Plazo	1,242.47	1,047.21	1,211.03	1,172.67	1,398.94	1,236.47	1,098.06	0.00	0.00	(112.96)	(9.33%)
Extranjero	25,217.14	25,234.61	25,872.61	27,139.40	27,624.58	26,999.32	28,584.76	0.00	0.00	2,712.15	10.48%
Oficiales	249.62	244.57	176.98	214.96	183.36	215.09	172.57	0.00	0.00	(4.41)	(2.49%)
De Particulares	17,356.16	16,970.55	17,621.50	18,505.68	18,347.44	18,930.56	20,431.07	0.00	0.00	2,809.57	15.94%
A la Vista	2,328.85	2,412.29	2,539.73	2,494.75	2,520.68	2,802.30	2,889.89	0.00	0.00	350.17	13.79%
A Plazo	13,007.11	12,464.24	12,916.06	13,836.77	13,473.18	13,501.29	14,828.61	0.00	0.00	1,912.56	14.81%
De Ahorros	2,020.20	2,094.02	2,165.72	2,174.16	2,353.57	2,626.98	2,712.57	0.00	0.00	546.85	25.25%
De Bancos	7,611.36	8,019.49	8,074.13	8,418.75	9,093.78	7,853.67	7,981.12	0.00	0.00	(93.01)	(1.15%)
A la Vista	1,192.68	1,210.17	1,290.90	1,314.58	1,234.15	1,303.67	1,262.96	0.00	0.00	(27.94)	(2.16%)
A Plazo	6,418.67	6,809.32	6,783.23	7,104.17	7,859.63	6,550.00	6,718.16	0.00	0.00	(65.07)	(0.96%)
OBLIGACIONES	13,516.76	13,118.98	13,012.31	13,229.77	14,961.39	14,382.94	14,428.75	0.00	0.00	1,416.44	10.89%
Locales	2,208.13	2,019.31	2,119.38	1,800.76	1,852.70	1,767.68	1,947.27	0.00	0.00	(172.11)	(8.12%)
Extranjero	11,308.63	11,099.66	10,892.93	11,429.01	13,108.70	12,615.26	12,481.48	0.00	0.00	1,588.55	14.58%
OTROS PASIVOS	2,249.22	2,088.04	2,330.91	2,240.41	2,169.78	2,304.16	2,462.22	0.00	0.00	131.31	5.63%
Locales	1,522.99	1,459.08	1,465.56	1,463.81	1,401.24	1,452.61	1,435.56	0.00	0.00	(29.99)	(2.05%)
Extranjero	726.23	628.96	865.36	776.60	768.54	851.56	1,026.66	0.00	0.00	161.30	18.64%
PATRIMONIO	8,670.17	8,930.08	9,243.10	9,562.64	9,462.07	9,835.97	10,108.24	0.00	0.00	865.15	9.36%
Capital	3,433.70	3,445.14	3,449.34	3,461.11	3,491.18	3,493.05	3,487.06	0.00	0.00	37.72	1.09%

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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	941.12	997.50	1,035.42	1,089.04	1,132.10	1,164.42	1,205.11	0.00	0.00	169.69	16.39%
Provisiones Dinámicas	694.30	734.86	755.63	801.71	827.38	843.57	861.06	0.00	0.00	105.43	13.95%
Otras Reservas	246.82	262.64	279.79	287.34	304.72	320.85	344.05	0.00	0.00	64.26	22.97%
Utilidad de Periodos Anteriores	3,526.19	4,487.29	4,420.22	4,223.68	3,821.90	5,069.75	4,801.90	0.00	0.00	381.67	8.63%
Utilidad de Periodo	1,155.23	311.01	715.81	1,024.32	1,309.98	345.36	753.89	0.00	0.00	38.08	5.32%
Ganancia o Perdida en Valores Disponible para la Venta	(499.32)	(424.11)	(488.22)	(346.07)	(403.79)	(347.31)	(250.42)	0.00	0.00	237.80	(48.71%)
PASIVO Y PATRIMONIO	71,304.92	71,218.31	73,061.34	74,919.39	78,112.42	77,876.00	80,262.70	0.00	0.00	7,201.36	9.86%