

BALANCE DE SITUACION
BANCA PANAMEÑA 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	3,258.28	2,953.61	3,199.57	2,832.04	3,016.21	3,484.55	3,123.66	0.00	0.00	(75.92)	(2.37%)
Depositos Locales en Bancos	713.20	663.34	719.89	638.81	796.23	814.89	817.11	0.00	0.00	97.21	13.50%
A la Vista	306.59	257.79	276.93	239.34	323.17	310.00	359.82	0.00	0.00	82.90	29.93%
A Plazo	406.62	405.55	442.96	399.48	473.06	504.89	457.28	0.00	0.00	14.32	3.23%
Depositos Extranjeros en Bancos	2,253.22	2,059.43	2,208.42	1,931.71	1,957.16	2,410.50	2,050.33	0.00	0.00	(158.10)	(7.16%)
A la Vista	971.92	764.76	822.55	746.68	634.09	806.87	690.40	0.00	0.00	(132.15)	(16.07%)
A Plazo	1,281.29	1,294.67	1,385.88	1,185.04	1,323.07	1,603.63	1,359.93	0.00	0.00	(25.94)	(1.87%)
Menos Provisiones	0.10	0.16	0.09	0.13	0.11	0.14	0.14	0.00	0.00	0.05	54.87%
Locales	0.10	0.15	0.09	0.13	0.11	0.14	0.14	0.00	0.00	0.05	55.28%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28.37%
Otros	291.97	230.99	271.35	261.64	262.93	259.29	256.36	0.00	0.00	(14.98)	(5.52%)
CARTERA CREDITICIA	23,873.47	24,089.70	24,443.51	24,697.88	24,886.25	24,971.77	25,287.70	0.00	0.00	844.19	3.45%
Locales	22,337.46	22,422.73	22,630.52	22,907.39	22,894.10	22,992.34	23,141.47	0.00	0.00	510.95	2.26%
Extranjero	2,274.16	2,410.93	2,558.77	2,507.77	2,675.91	2,669.54	2,817.20	0.00	0.00	258.42	10.10%
Menos Provisiones	738.15	743.96	745.79	717.29	683.76	690.11	670.97	0.00	0.00	(74.81)	(10.03%)
Locales	701.83	709.67	709.04	679.92	643.95	656.23	638.02	0.00	0.00	(71.02)	(10.02%)
Extranjero	36.32	34.29	36.75	37.37	39.81	33.88	32.95	0.00	0.00	(3.80)	(10.34%)
INVERSIONES EN VALORES	8,146.67	8,118.86	8,033.75	8,379.30	8,661.98	8,534.93	9,260.72	0.00	0.00	1,226.98	15.27%
Locales	3,142.08	3,080.59	3,109.14	3,213.12	3,326.99	3,360.18	3,671.27	0.00	0.00	562.13	18.08%
Extranjero	5,010.63	5,044.83	4,931.74	5,174.54	5,341.56	5,181.43	5,599.90	0.00	0.00	668.16	13.55%
Menos Provisiones	6.04	6.56	7.13	8.36	6.57	6.68	10.45	0.00	0.00	3.32	46.57%
Locales	4.68	4.82	4.98	5.08	5.06	5.11	8.73	0.00	0.00	3.75	75.41%
Extranjero	1.36	1.74	2.15	3.29	1.50	1.57	1.71	0.00	0.00	(0.43)	(20.23%)
OTROS ACTIVOS	2,705.87	2,739.26	2,663.49	2,877.52	2,813.40	2,928.22	2,970.51	0.00	0.00	307.02	11.53%
Locales	2,575.65	2,604.78	2,511.78	2,737.51	2,619.36	2,725.86	2,733.25	0.00	0.00	221.47	8.82%
Extranjero	130.22	134.48	151.71	140.00	194.04	202.37	237.27	0.00	0.00	85.56	56.40%
TOTAL DE ACTIVOS	37,984.30	37,901.44	38,340.32	38,786.73	39,377.85	39,919.47	40,642.59	0.00	0.00	2,302.27	6.00%

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DEPOSITOS	27,934.89	27,959.49	28,258.92	28,479.39	29,305.94	29,852.87	30,339.32	0.00	0.00	2,080.40	7.36%
Locales	25,633.15	25,714.79	25,937.90	26,061.85	26,810.99	27,207.84	27,669.74	0.00	0.00	1,731.84	6.68%
Oficiales	307.54	332.77	322.78	306.16	289.89	349.86	375.02	0.00	0.00	52.24	16.18%
De Particulares	24,816.29	24,847.60	25,043.90	25,212.92	25,990.09	26,316.80	26,742.57	0.00	0.00	1,698.67	6.78%
A la Vista	4,154.88	3,971.97	3,917.77	3,728.73	4,089.79	4,063.38	4,116.08	0.00	0.00	198.31	5.06%
A Plazo	13,599.12	13,964.21	14,282.65	14,758.05	14,858.12	15,316.45	15,708.24	0.00	0.00	1,425.60	9.98%
De Ahorros	7,062.29	6,911.43	6,843.49	6,726.14	7,042.18	6,936.97	6,918.25	0.00	0.00	74.76	1.09%
De Bancos	509.32	534.42	571.21	542.77	531.01	541.18	552.14	0.00	0.00	(19.07)	(3.34%)
A la Vista	64.80	76.79	63.54	66.86	71.51	69.76	64.41	0.00	0.00	0.87	1.37%
A Plazo	444.52	457.63	507.67	475.91	459.51	471.42	487.73	0.00	0.00	(19.94)	(3.93%)
Extranjero	2,301.73	2,244.70	2,321.02	2,417.54	2,494.95	2,645.03	2,669.58	0.00	0.00	348.56	15.02%
Oficiales	0.00	0.08	0.11	0.70	0.54	0.00	0.00	0.00	0.00	(0.11)	(100.00%)
De Particulares	1,711.93	1,672.38	1,728.60	1,795.62	1,885.73	1,993.59	2,031.09	0.00	0.00	302.49	17.50%
A la Vista	226.54	219.68	234.96	224.27	223.61	245.53	264.85	0.00	0.00	29.89	12.72%
A Plazo	1,158.94	1,138.54	1,166.53	1,247.26	1,344.54	1,412.81	1,409.47	0.00	0.00	242.94	20.83%
De Ahorros	326.44	314.16	327.11	324.09	317.57	335.25	356.77	0.00	0.00	29.66	9.07%
De Bancos	589.81	572.24	592.30	621.22	608.68	651.44	638.49	0.00	0.00	46.19	7.80%
A la Vista	68.74	71.19	84.31	100.28	89.35	102.10	102.57	0.00	0.00	18.26	21.66%
A Plazo	521.07	501.05	507.99	520.94	519.32	549.34	535.92	0.00	0.00	27.93	5.50%
OBLIGACIONES	4,939.22	4,727.53	4,722.51	4,555.73	4,666.49	4,358.82	4,284.28	0.00	0.00	(438.23)	(9.28%)
Locales	1,319.17	1,210.21	1,223.17	1,274.60	1,211.27	1,167.66	1,048.49	0.00	0.00	(174.68)	(14.28%)
Extranjero	3,620.05	3,517.32	3,499.34	3,281.14	3,455.22	3,191.16	3,235.79	0.00	0.00	(263.55)	(7.53%)
OTROS PASIVOS	1,574.48	1,609.95	1,672.92	1,888.17	1,668.38	1,876.95	1,800.61	0.00	0.00	127.69	7.63%
Locales	1,467.22	1,519.02	1,591.16	1,788.01	1,523.73	1,722.49	1,656.93	0.00	0.00	65.77	4.13%
Extranjero	107.26	90.93	81.76	100.16	144.64	154.46	143.68	0.00	0.00	61.92	75.74%
PATRIMONIO	3,535.71	3,604.47	3,685.97	3,863.44	3,737.04	3,830.83	4,218.38	0.00	0.00	532.41	14.44%
Capital	1,487.56	1,488.07	1,490.72	1,490.86	1,498.50	1,500.53	1,526.41	0.00	0.00	35.69	2.39%

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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	416.75	421.64	427.55	434.55	440.62	445.23	458.57	0.00	0.00	31.02	7.25%
Provisiones Dinámicas	332.75	333.13	334.18	335.64	340.56	348.28	348.07	0.00	0.00	13.89	4.16%
Otras Reservas	84.00	88.51	93.36	98.90	100.06	96.95	110.49	0.00	0.00	17.13	18.35%
Utilidad de Periodos Anteriores	1,630.83	1,763.16	1,726.93	1,787.08	1,769.10	1,839.37	2,054.14	0.00	0.00	327.21	18.95%
Utilidad de Periodo	204.67	129.79	226.09	241.17	158.23	145.45	258.86	0.00	0.00	32.76	14.49%
Ganancia o Perdida en Valores Disponible para la Venta	(204.09)	(198.19)	(185.32)	(90.22)	(129.41)	(99.76)	(79.59)	0.00	0.00	105.73	(57.05%)
PASIVO Y PATRIMONIO	37,984.30	37,901.44	38,340.32	38,786.73	39,377.85	39,919.47	40,642.59	0.00	0.00	2,302.27	6.00%