

BALANCE DE SITUACION
BANCA PANAMEÑA
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	7,922.91	7,904.94	7,302.18	6,961.67	7,761.19	7,083.48	6,470.88	0.00	0.00	(831.31)	(11.38%)
Depositos Locales en Bancos	1,175.29	1,022.66	1,229.69	980.39	1,141.65	1,075.66	1,110.16	0.00	0.00	(119.53)	(9.72%)
A la Vista	387.09	425.35	398.20	275.53	362.77	373.12	453.21	0.00	0.00	55.01	13.82%
A Plazo	788.20	597.31	831.49	704.86	778.88	702.54	656.95	0.00	0.00	(174.55)	(20.99%)
Depositos Extranjeros en Bancos	6,049.26	6,335.32	5,378.10	5,306.27	5,988.50	5,243.87	4,724.29	0.00	0.00	(653.80)	(12.16%)
A la Vista	1,177.96	1,122.65	1,146.22	1,142.24	887.00	1,003.73	1,012.89	0.00	0.00	(133.33)	(11.63%)
A Plazo	4,871.29	5,212.67	4,231.88	4,164.04	5,101.50	4,240.14	3,711.40	0.00	0.00	(520.47)	(12.30%)
Menos Provisiones	0.14	0.19	0.12	0.17	0.14	0.25	0.21	0.00	0.00	0.10	80.74%
Locales	0.12	0.18	0.12	0.17	0.14	0.25	0.21	0.00	0.00	0.10	82.11%
Extranjero	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.70%
Otros	698.51	547.15	694.52	675.17	631.18	764.20	636.64	0.00	0.00	(57.87)	(8.33%)
CARTERA CREDITICIA	34,650.95	34,998.41	36,378.42	37,141.62	36,876.17	37,152.65	37,540.04	0.00	0.00	1,161.62	3.19%
Locales	33,381.28	33,604.95	34,841.72	35,626.03	35,150.84	35,441.12	35,663.66	0.00	0.00	821.94	2.36%
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	1,004.49	1,017.47	1,022.08	992.18	950.58	958.01	940.82	0.00	0.00	(81.26)	(7.95%)
Locales	968.17	983.17	985.33	954.81	910.77	924.14	907.87	0.00	0.00	(77.46)	(7.86%)
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	13,349.11	14,049.70	12,960.67	13,005.30	14,116.32	13,347.93	14,054.08	0.00	0.00	1,093.41	8.44%
Locales	5,737.70	5,716.15	6,093.16	6,203.54	6,299.21	6,318.51	6,657.39	0.00	0.00	564.24	9.26%
Extranjero	7,632.84	8,359.18	6,894.63	6,826.96	7,839.96	7,052.82	7,423.14	0.00	0.00	528.51	7.67%
Menos Provisiones	21.42	25.62	27.11	25.20	22.85	23.40	26.45	0.00	0.00	(0.66)	(2.44%)
Locales	19.87	23.67	24.75	21.72	21.05	21.47	24.39	0.00	0.00	(0.36)	(1.45%)
Extranjero	1.55	1.95	2.36	3.47	1.80	1.93	2.06	0.00	0.00	(0.30)	(12.84%)
OTROS ACTIVOS	3,829.32	3,876.06	3,330.86	3,579.73	3,518.62	3,652.03	3,653.44	0.00	0.00	322.58	9.68%
Locales	3,657.19	3,701.23	3,140.96	3,416.70	3,290.50	3,421.39	3,383.37	0.00	0.00	242.41	7.72%
Extranjero	172.13	174.83	189.90	163.03	228.11	230.64	270.07	0.00	0.00	80.17	42.22%
TOTAL DE ACTIVOS	59,752.29	60,829.12	59,972.14	60,688.32	62,272.29	61,236.08	61,718.44	0.00	0.00	1,746.31	2.91%

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DEPOSITOS	45,380.19	46,283.53	45,473.04	45,188.71	46,998.64	45,443.52	45,467.06	0.00	0.00	(5.98)	(0.01%)
Locales	43,060.76	44,021.97	43,135.77	42,755.30	44,487.58	42,782.79	42,782.83	0.00	0.00	(352.94)	(0.82%)
Oficiales	12,724.25	13,954.59	12,889.34	12,480.52	13,021.15	11,324.05	10,840.34	0.00	0.00	(2,049.00)	(15.90%)
De Particulares	28,485.73	28,433.36	28,592.68	28,762.64	29,569.75	29,935.44	30,291.50	0.00	0.00	1,698.82	5.94%
A la Vista	4,526.45	4,308.82	4,263.48	4,041.57	4,417.80	4,490.71	4,441.16	0.00	0.00	177.68	4.17%
A Plazo	14,946.29	15,307.48	15,538.14	16,068.63	16,095.51	16,525.21	16,947.86	0.00	0.00	1,409.72	9.07%
De Ahorros	9,012.99	8,817.07	8,791.06	8,652.44	9,056.44	8,919.51	8,902.47	0.00	0.00	111.42	1.27%
De Bancos	1,850.78	1,634.03	1,653.74	1,512.14	1,896.68	1,523.30	1,650.99	0.00	0.00	(2.75)	(0.17%)
A la Vista	1,154.11	896.98	916.69	891.83	1,161.20	901.67	1,042.11	0.00	0.00	125.43	13.68%
A Plazo	696.67	737.05	737.06	620.31	735.48	621.64	608.88	0.00	0.00	(128.18)	(17.39%)
Extranjero	2,319.42	2,261.56	2,337.28	2,433.41	2,511.06	2,660.73	2,684.23	0.00	0.00	346.96	14.84%
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	1,729.62	1,689.23	1,744.86	1,811.50	1,901.84	2,009.29	2,045.75	0.00	0.00	300.88	17.24%
A la Vista	226.81	220.12	235.26	224.65	223.89	245.76	265.10	0.00	0.00	29.85	12.69%
A Plazo	1,173.16	1,151.28	1,178.95	1,259.06	1,356.86	1,424.36	1,420.53	0.00	0.00	241.58	20.49%
De Ahorros	329.65	317.83	330.65	327.79	321.09	339.17	360.11	0.00	0.00	29.46	8.91%
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	7,210.54	7,154.87	6,884.82	7,412.16	7,717.07	7,838.53	7,906.94	0.00	0.00	1,022.12	14.85%
Locales	1,737.48	1,771.00	1,682.91	1,866.11	1,676.50	1,981.12	1,908.36	0.00	0.00	225.46	13.40%
Extranjero	5,473.06	5,383.88	5,201.92	5,546.04	6,040.56	5,857.41	5,998.58	0.00	0.00	796.66	15.31%
OTROS PASIVOS	1,971.87	2,052.85	2,091.55	2,283.99	2,069.02	2,303.95	2,229.63	0.00	0.00	138.08	6.60%
Locales	1,848.82	1,955.89	1,996.14	2,174.42	1,897.06	2,126.40	2,037.64	0.00	0.00	41.49	2.08%
Extranjero	123.05	96.96	95.40	109.57	171.96	177.55	191.99	0.00	0.00	96.59	101.24%
PATRIMONIO	5,189.70	5,337.86	5,522.73	5,803.47	5,487.57	5,650.08	6,114.81	0.00	0.00	592.09	10.72%
Capital	2,776.20	2,776.72	2,779.37	2,779.51	2,787.14	2,789.18	2,815.06	0.00	0.00	35.69	1.28%

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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	577.09	583.59	602.77	617.82	624.00	631.84	647.27	0.00	0.00	44.50	7.38%
Provisiones Dinámicas	466.88	467.26	481.16	490.15	495.81	503.53	503.32	0.00	0.00	22.16	4.61%
Otras Reservas	110.21	116.33	121.61	127.67	128.19	128.32	143.95	0.00	0.00	22.34	18.37%
Utilidad de Periodos Anteriores	1,832.13	1,969.40	1,919.98	1,972.07	2,037.05	2,120.31	2,332.98	0.00	0.00	413.01	21.51%
Utilidad de Periodo	238.30	235.20	436.34	535.69	192.90	227.28	409.83	0.00	0.00	(26.51)	(6.08%)
Ganancia o Perdida en Valores Disponible para la Venta	(234.02)	(227.05)	(215.72)	(101.62)	(153.52)	(118.53)	(90.33)	0.00	0.00	125.39	(58.13%)
PASIVO Y PATRIMONIO	59,752.29	60,829.12	59,972.14	60,688.32	62,272.29	61,236.08	61,718.44	0.00	0.00	1,746.31	2.91%