

**BALANCE DE SITUACION  
SISTEMA BANCARIO NACIONAL  
A DICIEMBRE 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		
<b>ACTIVOS LIQUIDOS</b>	15,955.53	14,294.41	14,519.12	14,312.36	16,668.59	14,267.01	14,336.28	14,182.44	16,366.59	(302.01)	(1.81%)
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	2,639.78	2,988.17	(62.24)	(2.04%)
A la Vista	1,411.06	1,219.12	1,179.47	1,040.90	1,349.12	1,085.45	1,262.96	1,258.30	1,800.03	450.91	33.42%
A Plazo	1,390.88	1,271.50	1,476.65	1,333.22	1,701.29	1,390.07	1,380.84	1,381.48	1,188.13	(513.15)	(30.16%)
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	10,615.77	12,428.68	(137.03)	(1.09%)
A la Vista	5,013.01	4,362.28	4,218.44	4,302.17	4,753.46	4,422.85	4,633.21	4,830.41	5,448.37	694.90	14.62%
A Plazo	7,016.99	6,561.19	6,616.27	6,637.22	7,812.25	6,278.93	6,141.00	5,785.36	6,980.32	(831.93)	(10.65%)
Menos Provisiones	8.49	8.57	8.50	9.09	9.33	9.59	9.16	9.21	9.22	(0.11)	(1.21%)
Locales	8.45	8.53	8.48	8.88	8.95	8.85	8.64	9.04	8.94	(0.01)	(0.09%)
Extranjero	0.04	0.03	0.03	0.21	0.38	0.73	0.52	0.17	0.28	(0.10)	(27.14%)
Otros	1,132.07	888.88	1,036.79	1,007.94	1,061.81	1,099.30	927.43	936.10	958.95	(102.85)	(9.69%)
<b>CARTERA CREDITICIA</b>	80,348.16	81,810.95	84,131.71	86,460.00	87,328.20	88,307.62	90,007.64	90,070.42	90,042.23	2,714.03	3.11%
Locales	60,603.74	61,380.44	62,885.16	63,835.79	63,585.55	64,249.86	64,773.64	64,609.72	64,198.96	613.41	0.96%
Extranjero	21,984.14	22,657.91	23,465.71	24,825.84	25,899.61	26,197.78	27,322.42	27,532.80	27,899.09	1,999.49	7.72%
Menos Provisiones	2,239.72	2,227.40	2,219.17	2,201.63	2,156.96	2,140.02	2,088.42	2,072.10	2,055.82	(101.14)	(4.69%)
Locales	2,030.38	2,018.41	2,013.91	1,983.09	1,934.89	1,924.77	1,881.12	1,865.10	1,852.12	(82.77)	(4.28%)
Extranjero	209.34	208.99	205.26	218.54	222.07	215.25	207.30	207.00	203.70	(18.37)	(8.27%)
<b>INVERSIONES EN VALORES</b>	27,153.23	28,168.57	27,394.94	27,578.69	29,285.47	29,043.39	29,977.04	30,242.75	32,152.83	2,867.37	9.79%
Locales	10,730.29	10,765.37	11,175.98	11,572.67	11,976.93	11,985.95	12,630.60	13,231.90	13,495.87	1,518.94	12.68%
Extranjero	16,546.18	17,531.31	16,349.52	16,136.02	17,438.35	17,183.78	17,479.25	17,142.77	18,791.68	1,353.33	7.76%
Menos Provisiones	123.24	128.11	130.56	130.00	129.81	126.34	132.82	131.92	134.72	4.90	3.78%
Locales	118.23	123.00	125.25	123.37	125.21	122.04	128.31	132.37	128.97	3.76	3.00%
Extranjero	5.01	5.11	5.31	6.62	4.61	4.30	4.50	6.38	5.75	1.14	24.76%
<b>OTROS ACTIVOS</b>	7,600.28	7,773.50	6,987.71	7,256.66	7,101.24	7,494.06	7,657.44	7,317.84	7,113.69	12.45	0.18%
Locales	6,188.06	6,295.49	5,550.82	5,779.23	5,740.22	5,910.56	5,808.73	5,809.59	5,825.14	84.91	1.48%
Extranjero	1,412.22	1,478.01	1,436.89	1,477.43	1,361.02	1,583.51	1,848.71	1,508.25	1,288.55	(72.47)	(5.32%)
<b>TOTAL DE ACTIVOS</b>	131,057.20	132,047.43	133,033.48	135,607.71	140,383.51	139,112.08	141,978.39	141,813.44	145,675.34	5,291.84	3.77%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	92,248.95	93,364.74	93,948.06	95,075.28	98,517.82	96,796.44	98,730.55	99,218.97	101,816.97	3,299.15	3.35%
Locales	64,712.38	65,868.57	65,738.17	65,502.47	68,382.18	67,136.39	67,461.56	67,591.10	70,095.81	1,713.63	2.51%
Oficiales	13,238.51	14,654.99	13,554.25	13,185.89	13,693.69	11,915.47	11,402.18	10,830.12	11,918.02	(1,775.67)	(12.97%)
De Particulares	48,160.30	48,298.56	49,114.75	49,444.76	51,189.14	52,272.58	52,888.51	53,647.02	54,673.96	3,484.82	6.81%
A la Vista	9,310.44	8,908.15	8,873.83	8,462.30	9,212.76	9,130.74	8,952.44	9,036.06	9,734.03	521.27	5.66%
A Plazo	25,742.86	26,459.36	27,245.23	28,145.81	28,590.63	30,059.52	30,839.46	31,519.68	31,171.63	2,581.00	9.03%
De Ahorros	13,107.00	12,931.05	12,995.69	12,836.65	13,385.76	13,082.32	13,096.61	13,091.29	13,768.30	382.54	2.86%
De Bancos	3,313.57	2,915.02	3,069.17	2,871.82	3,499.35	2,948.33	3,170.87	3,113.96	3,503.83	4.48	0.13%
A la Vista	1,374.43	1,130.76	1,121.09	1,078.84	1,364.93	1,090.23	1,463.92	1,451.24	1,938.76	573.83	42.04%
A Plazo	1,939.14	1,784.25	1,948.08	1,792.98	2,134.42	1,858.11	1,706.94	1,662.72	1,565.08	(569.34)	(26.67%)
Extranjero	27,536.56	27,496.17	28,209.89	29,572.81	30,135.64	29,660.05	31,268.99	31,627.87	31,721.16	1,585.52	5.26%
Oficiales	249.62	244.65	177.09	215.67	183.90	215.09	172.57	231.63	207.02	23.12	12.57%
De Particulares	19,085.78	18,659.79	19,366.36	20,317.18	20,249.28	20,939.86	22,476.82	21,730.68	22,235.85	1,986.57	9.81%
A la Vista	2,555.66	2,632.41	2,774.98	2,719.40	2,744.57	3,048.06	3,155.00	3,120.29	3,306.60	562.02	20.48%
A Plazo	14,180.27	13,615.53	14,095.01	15,095.83	14,830.04	14,925.65	16,249.15	15,565.37	15,713.76	883.72	5.96%
De Ahorros	2,349.85	2,411.85	2,496.37	2,501.96	2,674.66	2,966.14	3,072.68	3,045.01	3,215.50	540.83	20.22%
De Bancos	8,201.16	8,591.73	8,666.43	9,039.97	9,702.46	8,505.11	8,619.61	9,665.57	9,278.29	(424.16)	(4.37%)
A la Vista	1,261.42	1,281.36	1,375.21	1,414.86	1,323.50	1,405.77	1,365.53	1,458.83	1,376.82	53.32	4.03%
A Plazo	6,939.75	7,310.37	7,291.22	7,625.11	8,378.96	7,099.34	7,254.08	8,206.73	7,901.47	(477.48)	(5.70%)
OBLIGACIONES	20,727.30	20,273.85	19,897.13	20,641.93	22,678.46	22,221.47	22,335.69	21,309.23	22,602.33	(76.13)	(0.34%)
Locales	3,945.61	3,790.31	3,802.29	3,666.88	3,529.20	3,748.81	3,855.63	3,753.37	3,929.03	399.83	11.33%
Extranjero	16,781.69	16,483.54	16,094.85	16,975.05	19,149.26	18,472.66	18,480.06	17,555.86	18,673.30	(475.96)	(2.49%)
OTROS PASIVOS	4,221.09	4,140.90	4,422.46	4,524.40	4,237.97	4,608.12	4,692.19	4,484.37	4,157.10	(80.87)	(1.91%)
Locales	3,371.81	3,414.97	3,461.70	3,638.23	3,297.47	3,579.01	3,473.54	3,452.33	3,232.32	(65.15)	(1.98%)
Extranjero	849.28	725.93	960.76	886.17	940.50	1,029.11	1,218.65	1,032.04	924.78	(15.72)	(1.67%)
PATRIMONIO	13,859.87	14,267.94	14,765.82	15,366.10	14,949.26	15,486.05	16,219.96	16,800.87	17,098.94	2,149.68	14.38%
Capital	6,209.91	6,221.86	6,228.71	6,240.62	6,278.33	6,282.23	6,298.62	6,303.65	6,533.63	255.31	4.07%

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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	112.49	118.73	8.03	7.25%
Otras Reservas	1,518.21	1,581.10	1,638.18	1,706.87	1,757.71	1,796.26	1,854.43	1,943.38	1,995.23	237.53	13.51%
Provisiones Dinámicas	1,161.18	1,202.12	1,236.79	1,291.86	1,324.80	1,347.10	1,366.42	1,397.33	1,437.50	112.70	8.51%
Otras Reservas	357.03	378.97	401.39	415.01	432.91	449.16	488.00	546.05	557.73	124.83	28.83%
Utilidad de Periodos Anteriores	5,358.32	6,456.69	6,340.20	6,195.74	5,857.31	7,190.06	7,132.67	6,968.68	6,804.99	947.68	16.18%
Utilidad de Periodo	1,393.53	546.21	1,152.15	1,560.01	1,502.74	572.64	1,162.96	1,617.63	1,739.94	237.20	15.78%
Ganancia o Perdida en Valores Disponible para la Venta	(733.34)	(651.16)	(703.94)	(447.69)	(557.53)	(465.84)	(339.42)	(144.95)	(93.59)	463.94	(83.21%)
<b>PASIVO Y PATRIMONIO</b>	<b>131,057.20</b>	<b>132,047.43</b>	<b>133,033.48</b>	<b>135,607.71</b>	<b>140,383.51</b>	<b>139,112.08</b>	<b>141,978.39</b>	<b>141,813.44</b>	<b>145,675.34</b>	<b>5,291.84</b>	<b>3.77%</b>