

**BALANCE DE SITUACION
BANCA INTERNACIONAL
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		
ACTIVOS LIQUIDOS	4,513.17	3,505.34	2,586.79	2,965.47	2,960.57	3,330.49	3,020.16	3,113.51	3,279.23	318.66	10.76%
Depositos Locales en Bancos	316.76	328.78	250.91	244.14	208.89	312.48	498.38	482.74	507.94	299.05	143.16%
A la Vista	137.20	154.21	72.89	74.64	81.52	91.49	294.26	291.01	306.25	224.73	275.68%
A Plazo	179.56	174.56	178.01	169.50	127.37	220.98	204.12	191.72	201.69	74.32	58.35%
Depositos Extranjeros en Bancos	4,196.29	3,176.31	2,335.70	2,721.17	2,751.66	3,017.90	2,521.67	2,630.88	2,771.15	19.48	0.71%
A la Vista	1,947.61	1,412.41	1,129.10	1,357.87	1,431.52	1,452.46	1,209.12	1,255.39	1,537.30	105.79	7.39%
A Plazo	2,248.68	1,763.90	1,206.60	1,363.30	1,320.15	1,565.44	1,312.55	1,375.49	1,233.84	(86.30)	(6.54%)
Menos Provisiones	0.62	0.53	0.45	0.51	0.57	0.44	0.58	0.64	0.42	(0.15)	(26.79%)
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	0.62	0.53	0.45	0.51	0.57	0.44	0.58	0.64	0.42	(0.15)	(26.79%)
Otros	0.74	0.78	0.64	0.67	0.59	0.55	0.69	0.54	0.56	(0.03)	(4.69%)
CARTERA CREDITICIA	6,862.25	7,253.58	7,585.88	7,681.49	7,858.59	9,339.13	9,703.17	9,769.29	9,957.89	2,099.30	26.71%
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Extranjero	6,904.77	7,296.11	7,628.85	7,743.30	7,934.56	9,406.04	9,769.77	9,844.64	10,056.57	2,122.01	26.74%
Menos Provisiones	42.53	42.53	42.97	61.81	75.98	66.91	66.60	75.35	98.69	22.71	29.89%
Locales	0.00	0.00	0.50	0.36	0.89	0.49	0.35	0.32	0.90	0.00	0.51%
Extranjero	42.53	42.53	42.47	61.45	75.09	66.42	66.25	75.03	97.79	22.71	30.24%
INVERSIONES EN VALORES	4,807.54	5,694.97	5,090.98	5,097.69	4,910.44	5,084.09	3,593.48	3,674.93	3,744.44	(1,166.00)	(23.75%)
Locales	147.76	155.16	141.84	137.79	137.68	169.44	192.06	199.09	267.48	129.80	94.27%
Extranjero	4,662.51	5,542.79	4,952.22	4,962.76	4,776.10	4,918.11	3,405.41	3,479.84	3,480.35	(1,295.75)	(27.13%)
Menos Provisiones	2.73	2.99	3.08	2.86	3.34	3.46	3.99	4.00	3.39	0.05	1.51%
Locales	0.35	0.37	0.35	0.30	0.28	0.31	0.44	0.44	0.42	0.14	51.84%
Extranjero	2.38	2.61	2.73	2.56	3.06	3.14	3.55	3.56	2.96	(0.09)	(3.08%)
OTROS ACTIVOS	290.96	402.25	349.59	289.85	278.41	264.07	308.93	418.06	357.79	79.38	28.51%
Locales	73.92	71.74	70.52	71.21	76.08	73.35	73.66	109.23	102.80	26.72	35.12%
Extranjero	217.04	330.50	279.07	218.64	202.33	190.72	235.27	308.84	254.99	52.66	26.03%
TOTAL DE ACTIVOS	16,473.92	16,856.13	15,613.24	16,034.49	16,008.01	18,017.77	16,625.74	16,975.79	17,339.35	1,331.34	8.32%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	12,868.55	13,009.16	12,071.10	12,276.59	11,966.71	14,393.33	14,433.12	14,632.89	14,992.55	3,025.84	25.29%
Locales	85.35	108.86	128.98	121.62	175.31	173.64	133.05	97.21	146.05	(29.26)	(16.69%)
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.21	18.21	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	18.21	18.21	0.00%
De Ahorros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Bancos	85.35	108.86	128.98	121.62	175.31	173.64	133.05	97.21	127.85	(47.46)	(27.07%)
A la Vista	85.35	75.86	77.48	78.62	78.31	76.64	74.05	77.21	97.85	19.54	24.95%
A Plazo	0.00	33.00	51.50	43.00	97.00	97.00	59.00	20.00	30.00	(67.00)	(69.07%)
Extranjero	12,783.20	12,900.30	11,942.12	12,154.97	11,791.40	14,219.70	14,300.07	14,535.69	14,846.50	3,055.10	25.91%
Oficiales	68.21	58.49	68.72	96.84	59.24	57.69	73.78	93.40	68.16	8.92	15.06%
De Particulares	12,165.25	12,314.42	11,381.94	11,564.43	11,215.38	13,686.70	13,757.08	13,928.36	14,324.34	3,108.95	27.72%
A la Vista	2,157.80	2,163.58	1,948.91	1,828.02	1,855.51	2,076.11	2,003.35	2,406.96	2,510.47	654.96	35.30%
A Plazo	7,882.53	8,003.46	7,492.21	7,841.74	7,533.67	9,517.01	9,563.03	9,413.72	9,595.36	2,061.69	27.37%
De Ahorros	2,124.92	2,147.38	1,940.82	1,894.67	1,826.20	2,093.58	2,190.70	2,107.68	2,218.51	392.31	21.48%
De Bancos	549.74	527.38	491.46	493.70	516.78	475.31	469.20	513.93	454.00	(62.78)	(12.15%)
A la Vista	530.84	500.14	462.01	477.96	502.57	475.31	464.20	504.43	444.40	(58.17)	(11.57%)
A Plazo	18.90	27.24	29.46	15.74	14.21	0.00	5.00	9.50	9.60	(4.61)	(32.46%)
OBLIGACIONES	109.99	123.58	102.24	165.53	576.45	193.99	299.74	270.44	316.99	(259.46)	(45.01%)
Locales	0.00	0.00	17.50	7.50	30.00	30.00	20.00	19.85	19.00	(11.00)	(36.67%)
Extranjero	109.99	123.58	84.74	158.03	546.45	163.99	279.74	250.59	297.99	(248.46)	(45.47%)
OTROS PASIVOS	177.65	217.36	175.82	220.37	160.07	195.89	206.20	262.72	184.19	24.11	15.06%
Locales	14.04	14.54	14.03	15.50	14.34	14.65	14.08	23.03	15.61	1.27	8.87%
Extranjero	163.61	202.82	161.79	204.87	145.73	181.24	192.12	239.68	168.57	22.84	15.67%
PATRIMONIO	3,317.73	3,506.02	3,264.08	3,372.00	3,304.78	3,234.56	1,686.69	1,809.74	1,845.62	(1,459.16)	(44.15%)
Capital	492.72	482.83	482.83	483.28	483.28	483.28	486.44	511.49	514.82	31.54	6.53%

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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	1,592.71	1,592.71	1,592.71	1,592.71	1,592.71	1,592.71	2.30	2.30	2.30	(1,590.41)	(99.86%)
Otras Reservas	165.86	192.30	169.00	160.40	163.76	166.86	169.91	161.86	182.32	18.56	11.33%
Provisiones Dinámicas	156.49	156.77	157.04	157.23	159.08	158.63	158.54	155.91	158.07	(1.01)	(0.64%)
Otras Reservas	9.36	35.53	11.96	3.17	4.68	8.22	11.37	5.95	24.25	19.57	418.64%
Utilidad de Periodos Anteriores	588.33	1,040.80	729.55	739.87	620.61	926.74	870.96	863.41	797.95	177.34	28.58%
Utilidad de Periodo	512.84	228.47	324.88	399.57	469.28	72.95	152.82	243.66	318.04	(151.24)	(32.23%)
Ganancia o Perdida en Valores Disponible para la Venta	(34.73)	(31.08)	(34.89)	(3.82)	(24.86)	(7.96)	4.27	27.03	30.20	55.05	(221.48%)
PASIVO Y PATRIMONIO	16,473.92	16,856.13	15,613.24	16,034.49	16,008.01	18,017.77	16,625.74	16,975.79	17,339.35	1,331.34	8.32%