

**BALANCE DE SITUACION
BANCA OFICIAL
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	4,664.63	4,951.33	4,102.61	4,129.62	4,744.97	3,598.93	3,347.22	3,602.51	4,520.34	(224.63)	(4.73%)
Depositos Locales en Bancos	462.08	359.32	509.79	341.57	345.41	260.77	293.05	270.13	244.02	(101.39)	(29.35%)
A la Vista	80.50	167.56	121.27	36.19	39.60	63.12	93.39	120.52	99.06	59.46	150.16%
A Plazo	381.58	191.76	388.53	305.38	305.81	197.65	199.66	149.61	144.96	(160.86)	(52.60%)
Depositos Extranjeros en Bancos	3,796.04	4,275.89	3,169.67	3,374.56	4,031.33	2,833.37	2,673.97	2,941.53	3,903.61	(127.72)	(3.17%)
A la Vista	206.04	357.89	323.67	395.56	252.90	196.86	322.50	342.96	231.44	(21.46)	(8.49%)
A Plazo	3,590.00	3,918.00	2,846.00	2,979.00	3,778.43	2,636.51	2,351.47	2,598.57	3,672.17	(106.26)	(2.81%)
Menos Provisiones	0.04	0.03	0.03	0.04	0.03	0.12	0.07	0.03	0.03	(0.01)	(16.55%)
Locales	0.02	0.03	0.03	0.04	0.03	0.12	0.07	0.03	0.03	(0.01)	(15.39%)
Extranjero	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(91.27%)
Otros	406.54	316.15	423.17	413.53	368.26	504.91	380.28	390.88	372.74	4.48	1.22%
CARTERA CREDITICIA	10,777.48	10,908.71	11,934.91	12,443.74	11,989.92	12,180.87	12,252.35	11,686.55	11,228.38	(761.53)	(6.35%)
Locales	11,043.82	11,182.21	12,211.20	12,718.64	12,256.74	12,448.78	12,522.19	11,955.06	11,499.13	(757.60)	(6.18%)
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Menos Provisiones	266.34	273.50	276.29	274.89	266.82	267.91	269.85	268.51	270.75	3.93	1.47%
Locales	266.34	273.50	276.29	274.89	266.82	267.91	269.85	268.51	270.75	3.93	1.47%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
INVERSIONES EN VALORES	5,202.43	5,930.84	4,926.93	4,626.01	5,454.34	4,813.00	4,793.36	4,171.12	4,986.15	(468.19)	(8.58%)
Locales	2,595.61	2,635.56	2,984.02	2,990.42	2,972.22	2,958.33	2,986.12	3,089.11	3,090.73	118.51	3.99%
Extranjero	2,622.20	3,314.34	1,962.89	1,652.42	2,498.41	1,871.39	1,823.23	1,098.49	1,911.10	(587.30)	(23.51%)
Menos Provisiones	15.38	19.06	19.98	16.84	16.29	16.72	16.00	16.47	15.68	(0.60)	(3.69%)
Locales	15.19	18.85	19.77	16.65	15.99	16.36	15.66	16.18	15.41	(0.58)	(3.65%)
Extranjero	0.19	0.21	0.21	0.19	0.30	0.36	0.34	0.29	0.28	(0.02)	(6.24%)
OTROS ACTIVOS	1,123.45	1,136.80	667.37	702.21	705.21	723.80	682.93	609.73	674.73	(30.49)	(4.32%)
Locales	1,081.54	1,096.45	629.18	679.18	671.15	695.53	650.12	586.24	644.51	(26.64)	(3.97%)
Extranjero	41.91	40.35	38.20	23.03	34.07	28.27	32.81	23.49	30.22	(3.85)	(11.30%)
TOTAL DE ACTIVOS	21,767.99	22,927.68	21,631.82	21,901.59	22,894.44	21,316.61	21,075.85	20,069.90	21,409.61	(1,484.84)	(6.49%)

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DEPOSITOS	17,445.30	18,324.04	17,214.13	16,709.32	17,692.70	15,590.65	15,127.75	14,766.60	16,097.15	(1,595.55)	(9.02%)
Locales	17,427.61	18,307.18	17,197.87	16,693.45	17,676.59	15,574.95	15,113.09	14,752.02	16,081.73	(1,594.86)	(9.02%)
Oficiales	12,416.71	13,621.82	12,566.56	12,174.35	12,731.26	10,974.18	10,465.31	10,096.95	11,061.65	(1,669.61)	(13.11%)
De Particulares	3,669.44	3,585.75	3,548.78	3,549.72	3,579.66	3,618.64	3,548.93	3,612.65	3,707.68	128.02	3.58%
A la Vista	371.56	336.85	345.71	312.84	328.02	427.32	325.08	343.82	331.93	3.91	1.19%
A Plazo	1,347.17	1,343.26	1,255.50	1,310.58	1,237.38	1,208.77	1,239.62	1,254.38	1,267.90	30.52	2.47%
De Ahorros	1,950.71	1,905.64	1,947.57	1,926.30	2,014.26	1,982.55	1,984.23	2,014.45	2,107.85	93.59	4.65%
De Bancos	1,341.46	1,099.61	1,082.53	969.37	1,365.67	982.12	1,098.85	1,042.42	1,312.39	(53.27)	(3.90%)
A la Vista	1,089.31	820.19	853.15	824.97	1,089.69	831.90	977.70	937.32	1,191.47	101.77	9.34%
A Plazo	252.15	279.42	229.38	144.40	275.97	150.22	121.15	105.10	120.93	(155.05)	(56.18%)
Extranjero	17.69	16.85	16.26	15.87	16.11	15.70	14.65	14.58	15.42	(0.70)	(4.32%)
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	17.69	16.85	16.26	15.87	16.11	15.70	14.65	14.58	15.42	(0.70)	(4.32%)
A la Vista	0.26	0.44	0.30	0.38	0.28	0.23	0.25	0.62	0.45	0.17	62.75%
A Plazo	14.22	12.75	12.42	11.79	12.32	11.55	11.06	10.79	11.09	(1.23)	(9.95%)
De Ahorros	3.21	3.67	3.54	3.70	3.52	3.92	3.34	3.17	3.88	0.36	10.12%
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00%
OBLIGACIONES	2,271.32	2,427.34	2,162.31	2,856.42	3,050.58	3,479.71	3,622.66	2,862.39	2,954.21	(96.37)	(3.16%)
Locales	418.31	560.79	459.74	591.52	465.23	813.47	859.87	711.97	711.90	246.67	53.02%
Extranjero	1,853.01	1,866.55	1,702.57	2,264.90	2,585.35	2,666.25	2,762.79	2,150.43	2,242.30	(343.04)	(13.27%)
OTROS PASIVOS	397.39	442.91	418.63	395.82	400.64	427.00	429.02	453.12	416.67	16.03	4.00%
Locales	381.60	436.87	404.98	386.40	373.32	403.91	380.71	433.37	378.65	5.33	1.43%
Extranjero	15.79	6.04	13.65	9.41	27.31	23.09	48.31	19.75	38.01	10.70	39.17%
PATRIMONIO	1,653.99	1,733.39	1,836.76	1,940.03	1,750.53	1,819.25	1,896.43	1,987.79	1,941.59	191.06	10.91%
Capital	1,288.65	1,288.65	1,288.65	1,288.65	1,288.65	1,288.65	1,288.65	1,288.65	1,288.65	0.00	0.00%

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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	160.34	161.96	175.22	183.27	183.38	186.62	188.70	189.06	191.36	7.98	4.35%
Provisiones Dinámicas	134.13	134.13	146.97	154.51	155.25	155.25	155.25	155.25	155.25	0.00	0.00%
Otras Reservas	26.20	27.82	28.24	28.76	28.13	31.37	33.46	33.81	36.11	7.98	28.38%
Utilidad de Periodos Anteriores	201.30	206.25	193.04	184.99	267.95	280.94	278.85	278.50	410.39	142.44	53.16%
Utilidad de Periodo	33.63	105.40	210.24	294.53	34.67	81.83	150.97	224.17	41.14	6.47	18.67%
Ganancia o Perdida en Valores Disponible para la Venta	(29.93)	(28.86)	(30.40)	(11.40)	(24.11)	(18.78)	(10.74)	7.42	10.05	34.16	(141.67%)
PASIVO Y PATRIMONIO	21,767.99	22,927.68	21,631.82	21,901.59	22,894.44	21,316.61	21,075.85	20,069.90	21,409.61	(1,484.84)	(6.49%)