

**BALANCE DE SITUACION
BANCA PRIVADA
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	11,290.90	9,343.08	10,416.51	10,182.73	11,923.62	10,668.08	10,989.06	10,579.93	11,846.24	(77.38)	(0.65%)
Depositos Locales en Bancos	2,339.86	2,131.31	2,146.32	2,032.54	2,704.99	2,214.75	2,350.76	2,369.65	2,744.15	39.15	1.45%
A la Vista	1,330.56	1,051.56	1,058.20	1,004.71	1,309.52	1,022.33	1,169.57	1,137.78	1,700.97	391.45	29.89%
A Plazo	1,009.30	1,079.75	1,088.12	1,027.83	1,395.48	1,192.42	1,181.18	1,231.87	1,043.18	(352.30)	(25.25%)
Depositos Extranjeros en Bancos	8,233.96	6,647.58	7,665.04	7,564.82	8,534.38	7,868.41	8,100.24	7,674.24	8,525.07	(9.30)	(0.11%)
A la Vista	4,806.97	4,004.39	3,894.77	3,906.61	4,500.56	4,225.99	4,310.71	4,487.45	5,216.93	716.37	15.92%
A Plazo	3,426.99	2,643.19	3,770.27	3,658.22	4,033.82	3,642.42	3,789.53	3,186.79	3,308.15	(725.67)	(17.99%)
Menos Provisiones	8.45	8.54	8.48	9.05	9.30	9.47	9.09	9.17	9.19	(0.11)	(1.16%)
Locales	8.42	8.51	8.45	8.84	8.92	8.74	8.57	9.00	8.91	0.00	(0.03%)
Extranjero	0.02	0.03	0.03	0.21	0.38	0.73	0.52	0.17	0.28	(0.10)	(27.05%)
Otros	725.53	572.73	613.63	594.41	693.55	594.39	547.15	545.22	586.21	(107.34)	(15.48%)
CARTERA CREDITICIA	69,570.69	70,902.24	72,196.80	74,016.26	75,338.29	76,126.75	77,755.29	78,383.87	78,813.85	3,475.56	4.61%
Locales	49,559.93	50,198.22	50,673.96	51,117.15	51,328.81	51,801.08	52,251.45	52,654.66	52,699.83	1,371.01	2.67%
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	1,973.38	1,953.90	1,942.88	1,926.74	1,890.13	1,872.11	1,818.57	1,803.59	1,785.07	(105.06)	(5.56%)
Locales	1,764.04	1,744.91	1,737.62	1,708.20	1,668.06	1,656.87	1,611.27	1,596.59	1,581.37	(86.70)	(5.20%)
Extranjero	209.34	208.99	205.26	218.54	222.07	215.25	207.30	207.00	203.70	(18.37)	(8.27%)
INVERSIONES EN VALORES	21,950.80	22,237.73	22,468.01	22,952.69	23,831.13	24,230.39	25,183.68	26,071.63	27,166.68	3,335.56	14.00%
Locales	8,134.68	8,129.81	8,191.96	8,582.25	9,004.71	9,027.61	9,644.48	10,142.79	10,405.14	1,400.43	15.55%
Extranjero	13,923.98	14,216.97	14,386.63	14,483.60	14,939.95	15,312.39	15,656.02	16,044.29	16,880.58	1,940.63	12.99%
Menos Provisiones	107.86	109.05	110.58	113.16	113.53	109.61	116.82	115.45	119.03	5.50	4.85%
Locales	103.04	104.15	105.48	106.72	109.22	105.68	112.66	116.18	113.57	4.34	3.98%
Extranjero	4.82	4.90	5.10	6.44	4.31	3.94	4.16	6.09	5.47	1.16	26.90%
OTROS ACTIVOS	6,476.83	6,636.70	6,320.34	6,554.45	6,396.03	6,770.26	6,974.50	6,708.11	6,438.96	42.93	0.67%
Locales	5,106.52	5,199.04	4,921.64	5,100.05	5,069.08	5,215.02	5,158.61	5,223.36	5,180.63	111.55	2.20%
Extranjero	1,370.31	1,437.67	1,398.69	1,454.40	1,326.95	1,555.23	1,815.90	1,484.75	1,258.33	(68.62)	(5.17%)
TOTAL DE ACTIVOS	109,289.22	109,119.75	111,401.66	113,706.12	117,489.06	117,795.47	120,902.54	121,743.54	124,265.73	6,776.67	5.77%

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DEPOSITOS	74,803.65	75,040.70	76,733.94	78,365.96	80,825.12	81,205.80	83,602.80	84,452.38	85,719.82	4,894.71	6.06%
Locales	47,284.77	47,561.39	48,540.31	48,809.02	50,705.59	51,561.44	52,348.46	52,839.08	54,014.08	3,308.49	6.52%
Oficiales	821.79	1,033.17	987.69	1,011.53	962.43	941.29	936.86	733.17	856.37	(106.06)	(11.02%)
De Particulares	44,490.86	44,712.80	45,565.98	45,895.04	47,609.48	48,653.95	49,339.58	50,034.37	50,966.27	3,356.79	7.05%
A la Vista	8,938.88	8,571.30	8,528.12	8,149.46	8,884.74	8,703.42	8,627.36	8,692.23	9,402.10	517.36	5.82%
A Plazo	24,395.69	25,116.09	25,989.73	26,835.23	27,353.25	28,850.75	29,599.83	30,265.30	29,903.73	2,550.48	9.32%
De Ahorros	11,156.30	11,025.41	11,048.12	10,910.35	11,371.50	11,099.77	11,112.39	11,076.84	11,660.44	288.95	2.54%
De Bancos	1,972.11	1,815.41	1,986.64	1,902.45	2,133.68	1,966.21	2,072.02	2,071.54	2,191.44	57.76	2.71%
A la Vista	285.12	310.57	267.94	253.87	275.23	258.33	486.22	513.92	747.29	472.06	171.51%
A Plazo	1,687.00	1,504.84	1,718.70	1,648.58	1,858.45	1,707.88	1,585.80	1,557.62	1,444.15	(414.30)	(22.29%)
Extranjero	27,518.88	27,479.32	28,193.63	29,556.94	30,119.53	29,644.35	31,254.34	31,613.30	31,705.74	1,586.22	5.27%
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	19,068.09	18,642.93	19,350.11	20,301.30	20,233.17	20,924.15	22,462.17	21,716.10	22,220.43	1,987.27	9.82%
A la Vista	2,555.40	2,631.97	2,774.69	2,719.02	2,744.30	3,047.83	3,154.74	3,119.67	3,306.15	561.85	20.47%
A Plazo	14,166.05	13,602.78	14,082.59	15,084.03	14,817.73	14,914.09	16,238.09	15,554.59	15,702.67	884.94	5.97%
De Ahorros	2,346.64	2,408.18	2,492.83	2,498.25	2,671.14	2,962.23	3,069.34	3,041.84	3,211.62	540.48	20.23%
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	18,455.98	17,846.51	17,734.83	17,785.50	19,627.88	18,741.76	18,713.03	18,446.83	19,648.13	20.24	0.10%
Locales	3,527.30	3,229.52	3,342.55	3,075.36	3,063.97	2,935.34	2,995.76	3,041.40	3,217.13	153.16	5.00%
Extranjero	14,928.68	14,616.99	14,392.28	14,710.14	16,563.91	15,806.42	15,717.27	15,405.43	16,431.00	(132.92)	(0.80%)
OTROS PASIVOS	3,823.70	3,697.99	4,003.83	4,128.58	3,837.34	4,181.12	4,263.17	4,031.25	3,740.43	(96.90)	(2.53%)
Locales	2,990.21	2,978.10	3,056.72	3,251.83	2,924.15	3,175.10	3,092.83	3,018.96	2,853.67	(70.48)	(2.41%)
Extranjero	833.49	719.89	947.11	876.75	913.19	1,006.02	1,170.34	1,012.29	886.77	(26.42)	(2.89%)
PATRIMONIO	12,205.88	12,534.55	12,929.07	13,426.07	13,198.73	13,666.80	14,323.53	14,813.08	15,157.35	1,958.62	14.84%
Capital	4,921.26	4,933.21	4,940.06	4,951.97	4,989.68	4,993.58	5,009.98	5,015.00	5,244.98	255.31	5.12%

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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	1,357.87	1,419.14	1,462.97	1,523.59	1,574.33	1,609.64	1,665.72	1,754.32	1,803.87	229.54	14.58%
Provisiones Dinámicas	1,027.05	1,067.99	1,089.81	1,137.35	1,169.55	1,191.85	1,211.18	1,242.08	1,282.25	112.70	9.64%
Otras Reservas	330.82	351.15	373.15	386.24	404.78	417.80	454.55	512.24	521.62	116.84	28.87%
Utilidad de Periodos Anteriores	5,157.02	6,250.44	6,147.15	6,010.75	5,589.37	6,909.12	6,853.82	6,690.19	6,394.60	805.24	14.41%
Utilidad de Periodo	1,359.90	440.80	941.90	1,265.49	1,468.07	490.81	1,011.99	1,393.45	1,698.80	230.73	15.72%
Ganancia o Perdida en Valores Disponible para la Venta	(703.41)	(622.30)	(673.54)	(436.28)	(533.42)	(447.06)	(328.68)	(152.37)	(103.63)	429.78	(80.57%)
PASIVO Y PATRIMONIO	109,289.22	109,119.75	111,401.66	113,706.12	117,489.06	117,795.47	120,902.54	121,743.54	124,265.73	6,776.67	5.77%