

**BALANCE DE SITUACION
BANCA EXTRANJERA 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	8,032.62	6,389.47	7,216.94	7,350.69	8,907.41	7,183.53	7,865.40	7,690.99	8,778.89	(128.52)	(1.44%)
Depositos Locales en Bancos	1,626.65	1,467.96	1,426.43	1,393.73	1,908.76	1,399.86	1,533.65	1,650.32	1,984.89	76.13	3.99%
A la Vista	1,023.97	793.76	781.28	765.37	986.35	712.33	809.75	851.01	1,321.61	335.25	33.99%
A Plazo	602.68	674.20	645.16	628.36	922.41	687.53	723.90	799.31	663.29	(259.12)	(28.09%)
Depositos Extranjeros en Bancos	5,980.74	4,588.15	5,456.61	5,633.11	6,577.21	5,457.91	6,049.92	5,746.98	6,464.68	(112.54)	(1.71%)
A la Vista	3,835.05	3,239.62	3,072.22	3,159.93	3,866.47	3,419.11	3,620.32	3,800.68	4,459.67	593.20	15.34%
A Plazo	2,145.70	1,348.53	2,384.39	2,473.18	2,710.75	2,038.80	2,429.60	1,946.30	2,005.01	(705.74)	(26.03%)
Menos Provisiones	8.34	8.38	8.38	8.92	9.19	9.33	8.95	8.99	9.11	(0.08)	(0.90%)
Locales	8.32	8.35	8.36	8.71	8.81	8.60	8.43	8.82	8.83	0.02	0.25%
Extranjero	0.02	0.03	0.02	0.21	0.38	0.73	0.52	0.17	0.28	(0.10)	(27.18%)
Otros	433.56	341.74	342.28	332.77	430.62	335.10	290.78	302.68	338.43	(92.19)	(21.41%)
CARTERA CREDITICIA	45,697.21	46,812.53	47,753.29	49,318.38	50,451.92	51,154.98	52,467.60	52,908.92	53,004.92	2,553.00	5.06%
Locales	27,222.46	27,775.49	28,043.44	28,209.76	28,434.71	28,808.75	29,109.98	29,477.80	29,078.24	643.52	2.26%
Extranjero	19,709.98	20,246.98	20,906.94	22,318.07	23,223.70	23,528.23	24,505.22	24,579.32	25,034.43	1,810.73	7.80%
Menos Provisiones	1,235.23	1,209.94	1,197.09	1,209.45	1,206.49	1,182.00	1,147.60	1,148.20	1,107.75	(98.75)	(8.18%)
Locales	1,062.21	1,035.24	1,028.58	1,028.28	1,024.23	1,000.63	973.25	973.19	937.45	(86.78)	(8.47%)
Extranjero	173.02	174.70	168.51	181.17	182.26	181.37	174.35	175.01	170.29	(11.97)	(6.57%)
INVERSIONES EN VALORES	13,804.12	14,118.87	14,434.27	14,573.39	15,166.59	15,695.46	15,923.97	16,464.89	17,205.23	2,038.64	13.44%
Locales	4,992.60	5,049.22	5,082.82	5,369.12	5,677.71	5,667.43	5,974.23	6,339.73	6,640.72	963.01	16.96%
Extranjero	8,913.35	9,172.13	9,454.89	9,309.06	9,595.84	10,130.96	10,056.12	10,229.50	10,671.54	1,075.70	11.21%
Menos Provisiones	101.82	102.49	103.45	104.80	106.96	102.93	106.37	104.34	107.03	0.07	0.06%
Locales	98.36	99.33	100.50	101.65	104.16	100.56	103.92	102.05	104.86	0.70	0.67%
Extranjero	3.46	3.16	2.95	3.15	2.80	2.37	2.45	2.30	2.17	(0.63)	(22.53%)
OTROS ACTIVOS	3,770.96	3,897.44	3,656.85	3,676.93	3,585.17	3,842.04	4,003.71	3,641.18	3,545.53	(39.64)	(1.11%)
Locales	2,530.87	2,594.26	2,409.86	2,362.53	2,452.26	2,489.17	2,425.07	2,360.11	2,430.78	(21.49)	(0.88%)
Extranjero	1,240.09	1,303.18	1,246.99	1,314.40	1,132.91	1,352.87	1,578.63	1,281.07	1,114.76	(18.15)	(1.60%)
TOTAL DE ACTIVOS	71,304.92	71,218.31	73,061.34	74,919.39	78,111.08	77,876.00	80,260.68	80,705.98	82,534.57	4,423.49	5.66%

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DEPOSITOS	46,868.76	47,081.21	48,475.02	49,886.57	51,519.18	51,352.93	53,263.48	53,687.02	54,253.40	2,734.23	5.31%
Locales	21,651.62	21,846.60	22,602.41	22,747.17	23,894.60	24,353.61	24,678.72	24,780.44	25,376.13	1,481.53	6.20%
Oficiales	514.25	700.41	664.91	705.37	672.54	591.43	561.84	376.55	526.48	(146.06)	(21.72%)
De Particulares	19,674.57	19,865.20	20,522.07	20,682.12	21,619.39	22,337.15	22,597.01	22,980.54	23,233.01	1,613.62	7.46%
A la Vista	4,783.99	4,599.33	4,610.35	4,420.74	4,794.95	4,640.04	4,511.28	4,544.46	4,939.83	144.88	3.02%
A Plazo	10,796.57	11,151.88	11,707.09	12,077.17	12,495.12	13,534.30	13,891.59	14,299.89	13,932.88	1,437.76	11.51%
De Ahorros	4,094.01	4,113.98	4,204.64	4,184.21	4,329.32	4,162.81	4,194.14	4,136.19	4,360.30	30.98	0.72%
De Bancos	1,462.79	1,280.99	1,415.43	1,359.68	1,602.67	1,425.03	1,519.87	1,423.35	1,616.64	13.97	0.87%
A la Vista	220.32	233.79	204.40	187.01	203.73	188.56	421.81	428.81	660.17	456.44	224.05%
A Plazo	1,242.47	1,047.21	1,211.03	1,172.67	1,398.94	1,236.47	1,098.06	994.54	956.47	(442.47)	(31.63%)
Extranjero	25,217.14	25,234.61	25,872.61	27,139.40	27,624.58	26,999.32	28,584.76	28,906.58	28,877.28	1,252.70	4.53%
Oficiales	249.62	244.57	176.98	214.96	183.36	215.09	172.57	231.63	207.02	23.66	12.90%
De Particulares	17,356.16	16,970.55	17,621.50	18,505.68	18,347.44	18,930.56	20,431.07	19,656.26	20,099.25	1,751.81	9.55%
A la Vista	2,328.85	2,412.29	2,539.73	2,494.75	2,520.68	2,802.30	2,889.89	2,871.75	3,002.20	481.52	19.10%
A Plazo	13,007.11	12,464.24	12,916.06	13,836.77	13,473.18	13,501.29	14,828.61	14,127.48	14,291.21	818.03	6.07%
De Ahorros	2,020.20	2,094.02	2,165.72	2,174.16	2,353.57	2,626.98	2,712.57	2,657.03	2,805.84	452.27	19.22%
De Bancos	7,611.36	8,019.49	8,074.13	8,418.75	9,093.78	7,853.67	7,981.12	9,018.69	8,571.01	(522.78)	(5.75%)
A la Vista	1,192.68	1,210.17	1,290.90	1,314.58	1,234.15	1,303.67	1,262.96	1,345.21	1,199.62	(34.53)	(2.80%)
A Plazo	6,418.67	6,809.32	6,783.23	7,104.17	7,859.63	6,550.00	6,718.16	7,673.48	7,371.38	(488.25)	(6.21%)
OBLIGACIONES	13,516.76	13,118.98	13,012.31	13,229.77	14,961.39	14,382.94	14,428.75	14,293.24	15,235.95	274.56	1.84%
Locales	2,208.13	2,019.31	2,119.38	1,800.76	1,852.70	1,767.68	1,947.27	2,019.81	2,184.66	331.96	17.92%
Extranjero	11,308.63	11,099.66	10,892.93	11,429.01	13,108.70	12,615.26	12,481.48	12,273.43	13,051.29	(57.41)	(0.44%)
OTROS PASIVOS	2,249.22	2,088.04	2,330.91	2,240.41	2,169.13	2,304.16	2,462.22	2,287.01	2,134.18	(34.95)	(1.61%)
Locales	1,522.99	1,459.08	1,465.56	1,463.81	1,400.59	1,452.61	1,435.56	1,420.88	1,334.55	(66.04)	(4.71%)
Extranjero	726.23	628.96	865.36	776.60	768.54	851.56	1,026.66	866.14	799.63	31.08	4.04%
PATRIMONIO	8,670.17	8,930.08	9,243.10	9,562.64	9,461.38	9,835.97	10,106.22	10,438.70	10,911.04	1,449.66	15.32%
Capital	3,433.70	3,445.14	3,449.34	3,461.11	3,491.18	3,493.05	3,487.06	3,491.94	3,687.98	196.80	5.64%

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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	941.12	997.50	1,035.42	1,089.04	1,133.71	1,164.42	1,205.11	1,286.40	1,347.07	213.36	18.82%
Provisiones Dinámicas	694.30	734.86	755.63	801.71	828.99	843.57	861.06	888.12	931.37	102.38	12.35%
Otras Reservas	246.82	262.64	279.79	287.34	304.72	320.85	344.05	398.28	415.70	110.98	36.42%
Utilidad de Periodos Anteriores	3,526.19	4,487.29	4,420.22	4,223.68	3,820.26	5,069.75	4,801.90	4,528.07	4,287.54	467.28	12.23%
Utilidad de Periodo	1,155.23	311.01	715.81	1,024.32	1,309.29	345.36	751.87	1,158.78	1,575.82	266.53	20.36%
Ganancia o Perdida en Valores Disponible para la Venta	(499.32)	(424.11)	(488.22)	(346.07)	(403.76)	(347.31)	(250.42)	(138.97)	(106.10)	297.65	(73.72%)
PASIVO Y PATRIMONIO	71,304.92	71,218.31	73,061.34	74,919.39	78,111.08	77,876.00	80,260.68	80,705.98	82,534.57	4,423.49	5.66%