

**BALANCE DE SITUACION
BANCA PANAMEÑA 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	3,258.28	2,953.61	3,199.57	2,832.04	3,016.21	3,484.55	3,123.66	2,888.94	3,067.35	51.14	1.70%
Depositos Locales en Bancos	713.20	663.34	719.89	638.81	796.23	814.89	817.11	719.33	759.26	(36.98)	(4.64%)
A la Vista	306.59	257.79	276.93	239.34	323.17	310.00	359.82	286.77	379.36	56.20	17.39%
A Plazo	406.62	405.55	442.96	399.48	473.06	504.89	457.28	432.56	379.89	(93.17)	(19.70%)
Depositos Extranjeros en Bancos	2,253.22	2,059.43	2,208.42	1,931.71	1,957.16	2,410.50	2,050.33	1,927.26	2,060.40	103.23	5.27%
A la Vista	971.92	764.76	822.55	746.68	634.09	806.87	690.40	686.77	757.26	123.16	19.42%
A Plazo	1,281.29	1,294.67	1,385.88	1,185.04	1,323.07	1,603.63	1,359.93	1,240.49	1,303.14	(19.93)	(1.51%)
Menos Provisiones	0.10	0.16	0.09	0.13	0.11	0.14	0.14	0.18	0.08	(0.02)	(23.31%)
Locales	0.10	0.15	0.09	0.13	0.11	0.14	0.14	0.18	0.08	(0.03)	(23.77%)
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57.61%
Otros	291.97	230.99	271.35	261.64	262.93	259.29	256.36	242.54	247.78	(15.15)	(5.76%)
CARTERA CREDITICIA	23,873.47	24,089.70	24,443.51	24,697.88	24,886.37	24,971.77	25,287.70	25,474.95	25,808.93	922.56	3.71%
Locales	22,337.46	22,422.73	22,630.52	22,907.39	22,894.10	22,992.34	23,141.47	23,176.87	23,621.59	727.49	3.18%
Extranjero	2,274.16	2,410.93	2,558.77	2,507.77	2,675.91	2,669.54	2,817.20	2,953.47	2,864.67	188.76	7.05%
Menos Provisiones	738.15	743.96	745.79	717.29	683.64	690.11	670.97	655.39	677.32	(6.32)	(0.92%)
Locales	701.83	709.67	709.04	679.92	643.83	656.23	638.02	623.40	643.92	0.08	0.01%
Extranjero	36.32	34.29	36.75	37.37	39.81	33.88	32.95	31.99	33.41	(6.40)	(16.08%)
INVERSIONES EN VALORES	8,146.67	8,118.86	8,033.75	8,379.30	8,664.54	8,534.93	9,259.71	9,606.73	9,961.45	1,296.91	14.97%
Locales	3,142.08	3,080.59	3,109.14	3,213.12	3,326.99	3,360.18	3,670.25	3,803.06	3,764.41	437.42	13.15%
Extranjero	5,010.63	5,044.83	4,931.74	5,174.54	5,344.11	5,181.43	5,599.90	5,814.78	6,209.04	864.93	16.18%
Menos Provisiones	6.04	6.56	7.13	8.36	6.57	6.68	10.45	11.11	12.00	5.43	82.74%
Locales	4.68	4.82	4.98	5.08	5.06	5.11	8.73	14.14	8.71	3.64	71.96%
Extranjero	1.36	1.74	2.15	3.29	1.50	1.57	1.71	3.79	3.30	1.79	119.04%
OTROS ACTIVOS	2,705.87	2,739.26	2,663.49	2,877.52	2,810.86	2,928.22	2,970.80	3,066.93	2,893.43	82.57	2.94%
Locales	2,575.65	2,604.78	2,511.78	2,737.51	2,616.81	2,725.86	2,733.53	2,863.25	2,749.85	133.04	5.08%
Extranjero	130.22	134.48	151.71	140.00	194.04	202.37	237.26	203.69	143.58	(50.47)	(26.01%)
TOTAL DE ACTIVOS	37,984.30	37,901.44	38,340.32	38,786.73	39,377.98	39,919.47	40,641.86	41,037.56	41,731.16	2,353.18	5.98%

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DEPOSITOS	27,934.89	27,959.49	28,258.92	28,479.39	29,305.94	29,852.87	30,339.32	30,765.36	31,466.42	2,160.48	7.37%
Locales	25,633.15	25,714.79	25,937.90	26,061.85	26,810.99	27,207.84	27,669.74	28,058.64	28,637.95	1,826.96	6.81%
Oficiales	307.54	332.77	322.78	306.16	289.89	349.86	375.02	356.62	329.89	40.00	13.80%
De Particulares	24,816.29	24,847.60	25,043.90	25,212.92	25,990.09	26,316.80	26,742.57	27,053.83	27,733.26	1,743.17	6.71%
A la Vista	4,154.88	3,971.97	3,917.77	3,728.73	4,089.79	4,063.38	4,116.08	4,147.77	4,462.27	372.49	9.11%
A Plazo	13,599.12	13,964.21	14,282.65	14,758.05	14,858.12	15,316.45	15,708.24	15,965.41	15,970.84	1,112.72	7.49%
De Ahorros	7,062.29	6,911.43	6,843.49	6,726.14	7,042.18	6,936.97	6,918.25	6,940.65	7,300.15	257.97	3.66%
De Bancos	509.32	534.42	571.21	542.77	531.01	541.18	552.14	648.19	574.80	43.79	8.25%
A la Vista	64.80	76.79	63.54	66.86	71.51	69.76	64.41	85.12	87.12	15.61	21.83%
A Plazo	444.52	457.63	507.67	475.91	459.51	471.42	487.73	563.07	487.68	28.18	6.13%
Extranjero	2,301.73	2,244.70	2,321.02	2,417.54	2,494.95	2,645.03	2,669.58	2,706.72	2,828.47	333.52	13.37%
Oficiales	0.00	0.08	0.11	0.70	0.54	0.00	0.00	0.00	0.00	(0.54)	(100.00%)
De Particulares	1,711.93	1,672.38	1,728.60	1,795.62	1,885.73	1,993.59	2,031.09	2,059.84	2,121.18	235.45	12.49%
A la Vista	226.54	219.68	234.96	224.27	223.61	245.53	264.85	247.92	303.95	80.33	35.92%
A Plazo	1,158.94	1,138.54	1,166.53	1,247.26	1,344.54	1,412.81	1,409.47	1,427.10	1,411.46	66.91	4.98%
De Ahorros	326.44	314.16	327.11	324.09	317.57	335.25	356.77	384.81	405.78	88.20	27.77%
De Bancos	589.81	572.24	592.30	621.22	608.68	651.44	638.49	646.88	707.29	98.61	16.20%
A la Vista	68.74	71.19	84.31	100.28	89.35	102.10	102.57	113.62	177.20	87.85	98.32%
A Plazo	521.07	501.05	507.99	520.94	519.32	549.34	535.92	533.25	530.09	10.77	2.07%
OBLIGACIONES	4,939.22	4,727.53	4,722.51	4,555.73	4,666.49	4,358.82	4,284.28	4,153.59	4,412.17	(254.31)	(5.45%)
Locales	1,319.17	1,210.21	1,223.17	1,274.60	1,211.27	1,167.66	1,048.49	1,021.59	1,032.47	(178.80)	(14.76%)
Extranjero	3,620.05	3,517.32	3,499.34	3,281.14	3,455.22	3,191.16	3,235.79	3,132.00	3,379.71	(75.51)	(2.19%)
OTROS PASIVOS	1,574.48	1,609.95	1,672.92	1,888.17	1,668.21	1,876.95	1,800.94	1,744.23	1,606.26	(61.95)	(3.71%)
Locales	1,467.22	1,519.02	1,591.16	1,788.01	1,523.56	1,722.49	1,657.27	1,598.08	1,519.12	(4.45)	(0.29%)
Extranjero	107.26	90.93	81.76	100.16	144.64	154.46	143.68	146.15	87.14	(57.50)	(39.75%)
PATRIMONIO	3,535.71	3,604.47	3,685.97	3,863.44	3,737.34	3,830.83	4,217.31	4,374.38	4,246.31	508.97	13.62%
Capital	1,487.56	1,488.07	1,490.72	1,490.86	1,498.50	1,500.53	1,522.91	1,523.06	1,557.00	58.50	3.90%

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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	416.75	421.64	427.55	434.55	440.62	445.23	460.62	467.93	456.80	16.18	3.67%
Provisiones Dinámicas	332.75	333.13	334.18	335.64	340.56	348.28	350.12	353.97	350.88	10.32	3.03%
Otras Reservas	84.00	88.51	93.36	98.90	100.06	96.95	110.49	113.96	105.92	5.86	5.86%
Utilidad de Periodos Anteriores	1,630.83	1,763.16	1,726.93	1,787.08	1,769.10	1,839.37	2,051.92	2,162.12	2,107.06	337.96	19.10%
Utilidad de Periodo	204.67	129.79	226.09	241.17	158.78	145.45	260.12	234.68	122.98	(35.81)	(22.55%)
Ganancia o Perdida en Valores Disponible para la Venta	(204.09)	(198.19)	(185.32)	(90.22)	(129.66)	(99.76)	(78.26)	(13.40)	2.47	132.13	(101.90%)
PASIVO Y PATRIMONIO	37,984.30	37,901.44	38,340.32	38,786.73	39,377.98	39,919.47	40,641.86	41,037.56	41,731.16	2,353.18	5.98%