

**BALANCE DE SITUACION
BANCA PANAMEÑA
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	7,922.91	7,904.94	7,302.18	6,961.67	7,761.19	7,083.48	6,470.88	6,491.45	7,587.69	(173.49)	(2.24%)
Depositos Locales en Bancos	1,175.29	1,022.66	1,229.69	980.39	1,141.65	1,075.66	1,110.16	989.46	1,003.28	(138.37)	(12.12%)
A la Vista	387.09	425.35	398.20	275.53	362.77	373.12	453.21	407.29	478.43	115.66	31.88%
A Plazo	788.20	597.31	831.49	704.86	778.88	702.54	656.95	582.18	524.85	(254.03)	(32.61%)
Depositos Extranjeros en Bancos	6,049.26	6,335.32	5,378.10	5,306.27	5,988.50	5,243.87	4,724.29	4,868.79	5,964.01	(24.49)	(0.41%)
A la Vista	1,177.96	1,122.65	1,146.22	1,142.24	887.00	1,003.73	1,012.89	1,029.73	988.70	101.70	11.47%
A Plazo	4,871.29	5,212.67	4,231.88	4,164.04	5,101.50	4,240.14	3,711.40	3,839.06	4,975.31	(126.19)	(2.47%)
Menos Provisiones	0.14	0.19	0.12	0.17	0.14	0.25	0.21	0.22	0.11	(0.03)	(21.64%)
Locales	0.12	0.18	0.12	0.17	0.14	0.25	0.21	0.21	0.11	(0.03)	(21.71%)
Extranjero	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(13.06%)
Otros	698.51	547.15	694.52	675.17	631.18	764.20	636.64	633.41	620.52	(10.66)	(1.69%)
CARTERA CREDITICIA	34,650.95	34,998.41	36,378.42	37,141.62	36,876.28	37,152.65	37,540.04	37,161.50	37,037.32	161.03	0.44%
Locales	33,381.28	33,604.95	34,841.72	35,626.03	35,150.84	35,441.12	35,663.66	35,131.92	35,120.72	(30.11)	(0.09%)
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	1,004.49	1,017.47	1,022.08	992.18	950.46	958.01	940.82	923.90	948.07	(2.39)	(0.25%)
Locales	968.17	983.17	985.33	954.81	910.65	924.14	907.87	891.91	914.67	4.01	0.44%
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	13,349.11	14,049.70	12,960.67	13,005.30	14,118.88	13,347.93	14,053.06	13,777.86	14,947.60	828.72	5.87%
Locales	5,737.70	5,716.15	6,093.16	6,203.54	6,299.21	6,318.51	6,656.38	6,892.17	6,855.15	555.93	8.83%
Extranjero	7,632.84	8,359.18	6,894.63	6,826.96	7,842.52	7,052.82	7,423.14	6,913.27	8,120.14	277.62	3.54%
Menos Provisiones	21.42	25.62	27.11	25.20	22.85	23.40	26.45	27.58	27.69	4.83	21.15%
Locales	19.87	23.67	24.75	21.72	21.05	21.47	24.39	30.32	24.11	3.06	14.54%
Extranjero	1.55	1.95	2.36	3.47	1.80	1.93	2.06	4.09	3.57	1.77	98.35%
OTROS ACTIVOS	3,829.32	3,876.06	3,330.86	3,579.73	3,516.07	3,652.03	3,653.73	3,676.66	3,568.16	52.08	1.48%
Locales	3,657.19	3,701.23	3,140.96	3,416.70	3,287.96	3,421.39	3,383.65	3,449.48	3,394.36	106.40	3.24%
Extranjero	172.13	174.83	189.90	163.03	228.11	230.64	270.07	227.18	173.80	(54.32)	(23.81%)
TOTAL DE ACTIVOS	59,752.29	60,829.12	59,972.14	60,688.32	62,272.42	61,236.08	61,717.71	61,107.46	63,140.77	868.35	1.39%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	45,380.19	46,283.53	45,473.04	45,188.71	46,998.64	45,443.52	45,467.06	45,531.95	47,563.57	564.93	1.20%
Locales	43,060.76	44,021.97	43,135.77	42,755.30	44,487.58	42,782.79	42,782.83	42,810.66	44,719.68	232.10	0.52%
Oficiales	12,724.25	13,954.59	12,889.34	12,480.52	13,021.15	11,324.05	10,840.34	10,453.57	11,391.54	(1,629.61)	(12.52%)
De Particulares	28,485.73	28,433.36	28,592.68	28,762.64	29,569.75	29,935.44	30,291.50	30,666.48	31,440.94	1,871.20	6.33%
A la Vista	4,526.45	4,308.82	4,263.48	4,041.57	4,417.80	4,490.71	4,441.16	4,491.60	4,794.20	376.40	8.52%
A Plazo	14,946.29	15,307.48	15,538.14	16,068.63	16,095.51	16,525.21	16,947.86	17,219.79	17,238.74	1,143.24	7.10%
De Ahorros	9,012.99	8,817.07	8,791.06	8,652.44	9,056.44	8,919.51	8,902.47	8,955.10	9,408.00	351.56	3.88%
De Bancos	1,850.78	1,634.03	1,653.74	1,512.14	1,896.68	1,523.30	1,650.99	1,690.61	1,887.20	(9.49)	(0.50%)
A la Vista	1,154.11	896.98	916.69	891.83	1,161.20	901.67	1,042.11	1,022.43	1,278.59	117.38	10.11%
A Plazo	696.67	737.05	737.06	620.31	735.48	621.64	608.88	668.18	608.61	(126.87)	(17.25%)
Extranjero	2,319.42	2,261.56	2,337.28	2,433.41	2,511.06	2,660.73	2,684.23	2,721.29	2,843.89	332.82	13.25%
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	1,729.62	1,689.23	1,744.86	1,811.50	1,901.84	2,009.29	2,045.75	2,074.42	2,136.60	234.76	12.34%
A la Vista	226.81	220.12	235.26	224.65	223.89	245.76	265.10	248.54	304.40	80.51	35.96%
A Plazo	1,173.16	1,151.28	1,178.95	1,259.06	1,356.86	1,424.36	1,420.53	1,437.89	1,422.55	65.69	4.84%
De Ahorros	329.65	317.83	330.65	327.79	321.09	339.17	360.11	387.98	409.65	88.56	27.58%
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	7,210.54	7,154.87	6,884.82	7,412.16	7,717.07	7,838.53	7,906.94	7,015.99	7,366.38	(350.69)	(4.54%)
Locales	1,737.48	1,771.00	1,682.91	1,866.11	1,676.50	1,981.12	1,908.36	1,733.56	1,744.37	67.87	4.05%
Extranjero	5,473.06	5,383.88	5,201.92	5,546.04	6,040.56	5,857.41	5,998.58	5,282.42	5,622.01	(418.55)	(6.93%)
OTROS PASIVOS	1,971.87	2,052.85	2,091.55	2,283.99	2,068.84	2,303.95	2,229.96	2,197.35	2,022.92	(45.92)	(2.22%)
Locales	1,848.82	1,955.89	1,996.14	2,174.42	1,896.89	2,126.40	2,037.97	2,031.45	1,897.77	0.88	0.05%
Extranjero	123.05	96.96	95.40	109.57	171.96	177.55	191.99	165.90	125.15	(46.80)	(27.22%)
PATRIMONIO	5,189.70	5,337.86	5,522.73	5,803.47	5,487.87	5,650.08	6,113.74	6,362.17	6,187.90	700.02	12.76%
Capital	2,776.20	2,776.72	2,779.37	2,779.51	2,787.14	2,789.18	2,811.56	2,811.70	2,845.65	58.50	2.10%

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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	577.09	583.59	602.77	617.82	624.00	631.84	649.32	656.98	648.16	24.16	3.87%
Provisiones Dinámicas	466.88	467.26	481.16	490.15	495.81	503.53	505.37	509.21	506.13	10.32	2.08%
Otras Reservas	110.21	116.33	121.61	127.67	128.19	128.32	143.95	147.77	142.03	13.85	10.80%
Utilidad de Periodos Anteriores	1,832.13	1,969.40	1,919.98	1,972.07	2,037.05	2,120.31	2,330.77	2,440.61	2,517.45	480.40	23.58%
Utilidad de Periodo	238.30	235.20	436.34	535.69	193.45	227.28	411.09	458.85	164.12	(29.33)	(15.16%)
Ganancia o Perdida en Valores Disponible para la Venta	(234.02)	(227.05)	(215.72)	(101.62)	(153.77)	(118.53)	(89.00)	(5.98)	12.52	166.29	(108.14%)
PASIVO Y PATRIMONIO	59,752.29	60,829.12	59,972.14	60,688.32	62,272.42	61,236.08	61,717.71	61,107.46	63,140.77	868.35	1.39%