

PRINCIPALES CUENTAS DEL ESTADO DE RESULTADO  
BANCA PANAMEÑA  
DE DICIEMBRE 2023 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 |                    |
| Ingresos Por Intereses        | 3,275.36     | 861.06      | 1,746.09     | 2,634.88      | 3,543.73     | 887.44      | 1,778.85     | 2,682.20      | 3,593.98     | 50.25              |
| Préstamos                     | 2,358.52     | 609.56      | 1,238.59     | 1,892.69      | 2,558.64     | 653.61      | 1,314.08     | 1,990.21      | 2,664.48     | 105.84             |
| Depósitos                     | 328.66       | 86.10       | 173.18       | 249.73        | 329.57       | 68.33       | 133.59       | 192.86        | 255.23       | (74.35)            |
| Inversiones                   | 572.29       | 161.39      | 325.68       | 479.24        | 636.93       | 160.50      | 321.58       | 484.76        | 654.76       | 17.83              |
| Arrendamiento Financiero      | 9.90         | 2.78        | 5.81         | 9.12          | 12.32        | 3.22        | 6.42         | 9.78          | 13.24        | 0.92               |
| Otros Ingresos                | 5.99         | 1.23        | 2.83         | 4.09          | 6.26         | 1.78        | 3.19         | 4.60          | 6.27         | 0.01               |
| Egresos de Operaciones        | 1,716.24     | 459.68      | 935.77       | 1,436.33      | 1,966.06     | 514.39      | 1,034.32     | 1,549.28      | 2,078.36     | 112.29             |
| Intereses Pagados             | 1,549.72     | 417.26      | 849.99       | 1,306.10      | 1,787.61     | 469.25      | 944.90       | 1,413.71      | 1,890.53     | 102.92             |
| Comisiones                    | 166.52       | 42.42       | 85.78        | 130.23        | 178.46       | 45.14       | 89.42        | 135.57        | 187.83       | 9.37               |
| Ingreso Neto de Intereses     | 1,559.12     | 401.37      | 810.32       | 1,198.55      | 1,577.66     | 373.05      | 744.54       | 1,132.92      | 1,515.62     | (62.04)            |
| Otros Ingresos                | 853.43       | 215.39      | 448.99       | 683.39        | 948.47       | 242.17      | 527.25       | 790.71        | 1,100.82     | 152.35             |
| Comisiones                    | 624.62       | 162.05      | 333.40       | 504.82        | 692.63       | 183.66      | 372.54       | 566.18        | 770.67       | 78.04              |
| Operaciones con Divisas       | 11.05        | 2.53        | 5.29         | 8.23          | 10.91        | 3.30        | 6.88         | 10.13         | 13.27        | 2.36               |
| Dividendos                    | 71.59        | 16.66       | 30.69        | 42.52         | 89.54        | 18.40       | 60.32        | 77.24         | 121.84       | 32.30              |
| Otros Ingresos                | 146.16       | 34.15       | 79.62        | 127.83        | 155.39       | 36.80       | 87.52        | 137.17        | 195.03       | 39.65              |
| Ingresos de Operaciones       | 2,412.54     | 616.76      | 1,259.31     | 1,881.94      | 2,526.13     | 615.22      | 1,271.79     | 1,923.63      | 2,616.44     | 90.31              |
| Egresos Generales             | 1,242.02     | 287.60      | 590.70       | 907.80        | 1,242.28     | 302.53      | 628.92       | 960.62        | 1,290.69     | 48.42              |
| Gastos Administrativos        | 584.89       | 147.99      | 300.64       | 452.05        | 610.25       | 153.45      | 315.49       | 479.60        | 635.94       | 25.69              |
| Gastos Generales              | 516.55       | 112.04      | 235.95       | 368.11        | 514.57       | 121.87      | 257.79       | 392.02        | 530.84       | 16.27              |
| Gastos de Depreciación        | 102.54       | 24.20       | 49.29        | 75.08         | 104.08       | 26.70       | 54.02        | 82.27         | 111.40       | 7.32               |
| Otros Gastos                  | 38.05        | 3.36        | 4.82         | 12.55         | 13.38        | 0.52        | 1.62         | 6.73          | 12.52        | (0.87)             |
| Utilidad antes de Provisiones | 1,170.52     | 329.17      | 668.61       | 974.14        | 1,283.85     | 312.68      | 642.87       | 963.01        | 1,325.75     | 41.90              |
| Provisiones por Cuentas Malas | 143.36       | 43.96       | 87.46        | 115.19        | 144.06       | 47.67       | 92.04        | 137.97        | 200.19       | 56.13              |
| Utilidad del Periodo          | 1,027.16     | 285.20      | 581.15       | 858.95        | 1,139.79     | 265.02      | 550.83       | 825.04        | 1,125.56     | (14.23)            |