

**OPERACIONES CONTINGENTES
SISTEMA BANCARIO NACIONAL
A DICIEMBRE 2025
(En Millones de Balboas)**

	2023	2024				2025			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
CARTAS DE CRÉDITO	2,468.30	2,204.50	2,394.07	2,395.77	2,496.88	2,338.20	2,413.85	2,576.47	2,571.64
CARTA DE CRÉDITO DOCUMENTARIA	951.62	901.38	1,074.72	985.77	1,107.61	1,030.70	1,016.24	997.03	889.17
CARTA DE CRÉDITO STANDBY	1,516.68	1,303.12	1,319.35	1,410.00	1,389.27	1,307.50	1,397.61	1,579.44	1,682.47
ACEPTACIONES BANCARIAS	0.00	0.00	0.20	2.17	0.00	0.45	0.42	0.22	0.22
AVALES Y FIANZAS	999.86	1,012.29	997.83	979.84	1,041.98	987.13	1,156.20	1,221.55	1,143.19
AVALES Y FIANZAS EMITIDAS	951.08	964.64	950.83	932.04	999.41	946.43	1,111.79	1,176.95	1,100.07
AVALES Y FIANZAS RECIBIDAS	48.78	47.65	46.99	47.80	42.56	40.70	44.41	44.60	43.12
LÍNEAS DE CRÉDITO POR DESEMBOLSAR	10,833.62	11,305.79	11,782.09	11,851.48	12,566.13	13,391.60	13,654.14	14,225.26	14,431.29
CONTRATOS A FUTURO	2,137.02	2,061.63	2,154.28	1,934.76	1,411.72	1,287.93	1,227.99	1,197.89	1,027.80
OTRAS OPERACIONES CONTINGENTES	1,400.77	1,428.14	1,578.17	1,563.32	1,323.74	1,371.78	1,199.62	1,407.57	1,437.25
PROCESOS LEGALES	26.50	26.20	27.06	39.44	39.47	39.47	43.56	(39.47)	44.17
TOTAL	17,866.08	18,038.55	18,933.70	18,766.78	18,879.92	19,416.55	19,695.79	20,589.49	20,655.55