

**BANCO NACIONAL DE PANAMÁ**  
**CLASIFICACION DE PRESTAMOS**  
**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
NORMAL	6,008.31	6,068.10	7,081.55	7,532.39	6,999.55	7,190.11	7,255.46	6,555.30	6,002.31
MENCIÓN ESPECIAL	208.54	225.92	229.09	248.25	251.54	270.29	269.22	278.12	287.20
SUBNORMAL	124.76	123.46	133.02	121.10	124.72	129.68	124.98	124.75	118.48
DUDOSO	33.89	36.26	35.82	37.30	44.04	58.21	60.27	63.52	83.10
IRRECUPERABLE	70.01	76.96	78.27	76.50	74.08	59.46	64.03	63.09	64.48
TOTAL	6,445.50	6,530.69	7,557.75	8,015.54	7,493.93	7,707.74	7,773.96	7,084.78	6,555.58