

**BALANCE DE SITUACION
SISTEMA BANCARIO NACIONAL
A MARZO 2026
(En Millones de Balboas)**

	2024	2025				2026				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	16,668.59	14,267.01	14,336.28	14,182.44	16,366.60	14,050.87	0.00	0.00	0.00	(216.14)	(1.51%)
Depositos Locales en Bancos	3,050.41	2,475.52	2,643.80	2,639.78	2,988.17	2,635.32	0.00	0.00	0.00	159.80	6.46%
A la Vista	1,349.12	1,085.45	1,262.96	1,258.30	1,800.03	1,349.50	0.00	0.00	0.00	264.05	24.33%
A Plazo	1,701.29	1,390.07	1,380.84	1,381.48	1,188.13	1,285.81	0.00	0.00	0.00	(104.26)	(7.50%)
Depositos Extranjeros en Bancos	12,565.71	10,701.78	10,774.21	10,615.77	12,428.68	10,444.71	0.00	0.00	0.00	(257.07)	(2.40%)
A la Vista	4,753.46	4,422.85	4,633.21	4,830.41	5,448.37	5,107.85	0.00	0.00	0.00	685.01	15.49%
A Plazo	7,812.25	6,278.93	6,141.00	5,785.36	6,980.32	5,336.86	0.00	0.00	0.00	(942.08)	(15.00%)
Menos Provisiones	9.33	9.59	9.16	9.21	9.20	0.85	0.00	0.00	0.00	(8.74)	(91.14%)
Locales	8.95	8.85	8.64	9.04	8.95	0.61	0.00	0.00	0.00	(8.24)	(93.12%)
Extranjero	0.38	0.73	0.52	0.17	0.25	0.24	0.00	0.00	0.00	(0.49)	(67.24%)
Otros	1,061.81	1,099.30	927.43	936.10	958.95	971.69	0.00	0.00	0.00	(127.60)	(11.61%)
CARTERA CREDITICIA	87,328.20	88,307.62	90,007.64	90,070.42	90,029.27	90,590.85	0.00	0.00	0.00	2,283.23	2.59%
Locales	63,585.55	64,249.86	64,773.64	64,609.72	64,200.99	64,257.87	0.00	0.00	0.00	8.01	0.01%
Extranjero	25,899.61	26,197.78	27,322.42	27,532.80	27,899.09	28,345.62	0.00	0.00	0.00	2,147.84	8.20%
Menos Provisiones	2,156.96	2,140.02	2,088.42	2,072.10	2,070.81	2,012.64	0.00	0.00	0.00	(127.38)	(5.95%)
Locales	1,934.89	1,924.77	1,881.12	1,865.10	1,853.03	1,793.80	0.00	0.00	0.00	(130.97)	(6.80%)
Extranjero	222.07	215.25	207.30	207.00	217.78	218.84	0.00	0.00	0.00	3.59	1.67%
INVERSIONES EN VALORES	29,285.47	29,043.39	29,977.04	30,242.75	32,152.83	33,389.56	0.00	0.00	0.00	4,346.17	14.96%
Locales	11,976.93	11,985.95	12,630.60	13,231.90	13,495.87	13,923.63	0.00	0.00	0.00	1,937.69	16.17%
Extranjero	17,438.35	17,183.78	17,479.25	17,142.77	18,791.68	19,518.61	0.00	0.00	0.00	2,334.83	13.59%
Menos Provisiones	129.81	126.34	132.82	131.92	134.72	52.69	0.00	0.00	0.00	(73.65)	(58.30%)
Locales	125.21	122.04	128.31	132.37	128.97	46.78	0.00	0.00	0.00	(75.25)	(61.66%)
Extranjero	4.61	4.30	4.50	6.38	5.75	5.90	0.00	0.00	0.00	1.60	37.32%
OTROS ACTIVOS	7,101.24	7,494.06	7,657.44	7,317.84	7,117.13	7,401.26	0.00	0.00	0.00	(92.80)	(1.24%)
Locales	5,740.22	5,910.56	5,808.73	5,809.59	5,828.47	5,984.16	0.00	0.00	0.00	73.60	1.25%
Extranjero	1,361.02	1,583.51	1,848.71	1,508.25	1,288.66	1,417.10	0.00	0.00	0.00	(166.40)	(10.51%)
TOTAL DE ACTIVOS	140,383.51	139,112.08	141,978.39	141,813.44	145,665.83	145,432.54	0.00	0.00	0.00	6,320.46	4.54%

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	98,517.82	96,796.44	98,730.55	99,218.97	101,816.97	102,251.26	0.00	0.00	0.00	5,454.81	5.64%
Locales	68,382.18	67,136.39	67,461.56	67,591.10	70,095.81	68,853.22	0.00	0.00	0.00	1,716.83	2.56%
Oficiales	13,693.69	11,915.47	11,402.18	10,830.12	11,918.02	10,726.91	0.00	0.00	0.00	(1,188.56)	(9.97%)
De Particulares	51,189.14	52,272.58	52,888.51	53,647.02	54,673.96	55,086.78	0.00	0.00	0.00	2,814.19	5.38%
A la Vista	9,212.76	9,130.74	8,952.44	9,036.06	9,734.03	9,599.44	0.00	0.00	0.00	468.70	5.13%
A Plazo	28,590.63	30,059.52	30,839.46	31,519.68	31,171.63	31,612.49	0.00	0.00	0.00	1,552.97	5.17%
De Ahorros	13,385.76	13,082.32	13,096.61	13,091.29	13,768.30	13,874.85	0.00	0.00	0.00	792.53	6.06%
De Bancos	3,499.35	2,948.33	3,170.87	3,113.96	3,503.83	3,039.53	0.00	0.00	0.00	91.19	3.09%
A la Vista	1,364.93	1,090.23	1,463.92	1,451.24	1,938.76	1,311.30	0.00	0.00	0.00	221.07	20.28%
A Plazo	2,134.42	1,858.11	1,706.94	1,662.72	1,565.08	1,728.23	0.00	0.00	0.00	(129.87)	(6.99%)
Extranjero	30,135.64	29,660.05	31,268.99	31,627.87	31,721.16	33,398.04	0.00	0.00	0.00	3,737.98	12.60%
Oficiales	183.90	215.09	172.57	231.63	207.02	192.33	0.00	0.00	0.00	(22.75)	(10.58%)
De Particulares	20,249.28	20,939.86	22,476.82	21,730.68	22,235.85	22,959.93	0.00	0.00	0.00	2,020.08	9.65%
A la Vista	2,744.57	3,048.06	3,155.00	3,120.29	3,306.60	3,548.30	0.00	0.00	0.00	500.23	16.41%
A Plazo	14,830.04	14,925.65	16,249.15	15,565.37	15,713.76	16,013.20	0.00	0.00	0.00	1,087.55	7.29%
De Ahorros	2,674.66	2,966.14	3,072.68	3,045.01	3,215.50	3,398.44	0.00	0.00	0.00	432.30	14.57%
De Bancos	9,702.46	8,505.11	8,619.61	9,665.57	9,278.29	10,245.77	0.00	0.00	0.00	1,740.66	20.47%
A la Vista	1,323.50	1,405.77	1,365.53	1,458.83	1,376.82	1,658.18	0.00	0.00	0.00	252.42	17.96%
A Plazo	8,378.96	7,099.34	7,254.08	8,206.73	7,901.47	8,587.59	0.00	0.00	0.00	1,488.24	20.96%
OBLIGACIONES	22,678.46	22,221.47	22,335.69	21,309.23	22,602.33	21,617.43	0.00	0.00	0.00	(604.04)	(2.72%)
Locales	3,529.20	3,748.81	3,855.63	3,753.37	3,929.03	3,686.59	0.00	0.00	0.00	(62.21)	(1.66%)
Extranjero	19,149.26	18,472.66	18,480.06	17,555.86	18,673.30	17,930.84	0.00	0.00	0.00	(541.82)	(2.93%)
OTROS PASIVOS	4,237.97	4,608.12	4,692.19	4,484.37	4,160.90	4,331.29	0.00	0.00	0.00	(276.83)	(6.01%)
Locales	3,297.47	3,579.01	3,473.54	3,452.33	3,235.32	3,420.11	0.00	0.00	0.00	(158.90)	(4.44%)
Extranjero	940.50	1,029.11	1,218.65	1,032.04	925.57	911.18	0.00	0.00	0.00	(117.93)	(11.46%)
PATRIMONIO	14,949.26	15,486.05	16,219.96	16,800.87	17,085.63	17,232.56	0.00	0.00	0.00	1,746.51	11.28%
Capital	6,278.33	6,282.23	6,298.62	6,303.65	6,484.12	6,488.10	0.00	0.00	0.00	205.87	3.28%

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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	110.70	110.70	110.70	112.49	118.73	118.73	0.00	0.00	0.00	8.03	7.25%
Otras Reservas	1,757.71	1,796.26	1,854.43	1,943.38	1,988.64	2,006.36	0.00	0.00	0.00	210.11	11.70%
Provisiones Dinámicas	1,324.80	1,347.10	1,366.42	1,397.33	1,438.10	1,353.39	0.00	0.00	0.00	6.29	0.47%
Otras Reservas	432.91	449.16	488.00	546.05	550.55	652.98	0.00	0.00	0.00	203.82	45.38%
Utilidad de Periodos Anteriores	5,857.31	7,190.06	7,132.67	6,968.68	6,860.55	8,099.40	0.00	0.00	0.00	909.35	12.65%
Utilidad de Periodo	1,502.74	572.64	1,162.96	1,617.63	1,727.69	530.90	0.00	0.00	0.00	(41.74)	(7.29%)
Ganancia o Perdida en Valores Disponible para la Venta	(557.53)	(465.84)	(339.42)	(144.95)	(94.10)	(10.94)	0.00	0.00	0.00	454.90	(97.65%)
PASIVO Y PATRIMONIO	140,383.51	139,112.08	141,978.39	141,813.44	145,665.83	145,432.54	0.00	0.00	0.00	6,320.46	4.54%