

**BALANCE DE SITUACION  
BANCA PANAMEÑA  
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		
<b>ACTIVOS LIQUIDOS</b>	7,761.19	7,083.48	6,470.88	6,491.45	7,587.69	6,085.39	0.00	0.00	0.00	(998.09)	(14.09%)
Depositos Locales en Bancos	1,141.65	1,075.66	1,110.16	989.46	1,003.28	892.93	0.00	0.00	0.00	(182.73)	(16.99%)
A la Vista	362.77	373.12	453.21	407.29	478.43	449.74	0.00	0.00	0.00	76.62	20.54%
A Plazo	778.88	702.54	656.95	582.18	524.85	443.19	0.00	0.00	0.00	(259.36)	(36.92%)
Depositos Extranjeros en Bancos	5,988.50	5,243.87	4,724.29	4,868.79	5,964.01	4,518.22	0.00	0.00	0.00	(725.65)	(13.84%)
A la Vista	887.00	1,003.73	1,012.89	1,029.73	988.70	954.67	0.00	0.00	0.00	(49.06)	(4.89%)
A Plazo	5,101.50	4,240.14	3,711.40	3,839.06	4,975.31	3,563.55	0.00	0.00	0.00	(676.59)	(15.96%)
Menos Provisiones	0.14	0.25	0.21	0.22	0.11	0.08	0.00	0.00	0.00	(0.17)	(68.50%)
Locales	0.14	0.25	0.21	0.21	0.11	0.08	0.00	0.00	0.00	(0.17)	(68.69%)
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(48.70%)
Otros	631.18	764.20	636.64	633.41	620.52	674.33	0.00	0.00	0.00	(89.87)	(11.76%)
<b>CARTERA CREDITICIA</b>	36,876.28	37,152.65	37,540.04	37,161.50	37,036.40	37,164.71	0.00	0.00	0.00	12.06	0.03%
Locales	35,150.84	35,441.12	35,663.66	35,131.92	35,120.72	35,267.28	0.00	0.00	0.00	(173.84)	(0.49%)
Extranjero	2,675.91	2,669.54	2,817.20	2,953.47	2,864.67	2,829.21	0.00	0.00	0.00	159.66	5.98%
Menos Provisiones	950.46	958.01	940.82	923.90	948.99	931.78	0.00	0.00	0.00	(26.24)	(2.74%)
Locales	910.65	924.14	907.87	891.91	915.58	898.94	0.00	0.00	0.00	(25.20)	(2.73%)
Extranjero	39.81	33.88	32.95	31.99	33.41	32.84	0.00	0.00	0.00	(1.04)	(3.07%)
<b>INVERSIONES EN VALORES</b>	14,118.88	13,347.93	14,053.06	13,777.86	14,947.60	14,944.63	0.00	0.00	0.00	1,596.70	11.96%
Locales	6,299.21	6,318.51	6,656.38	6,892.17	6,855.15	6,981.05	0.00	0.00	0.00	662.54	10.49%
Extranjero	7,842.52	7,052.82	7,423.14	6,913.27	8,120.14	7,992.20	0.00	0.00	0.00	939.39	13.32%
Menos Provisiones	22.85	23.40	26.45	27.58	27.69	28.63	0.00	0.00	0.00	5.23	22.33%
Locales	21.05	21.47	24.39	30.32	24.11	24.88	0.00	0.00	0.00	3.40	15.86%
Extranjero	1.80	1.93	2.06	4.09	3.57	3.75	0.00	0.00	0.00	1.82	94.31%
<b>OTROS ACTIVOS</b>	3,516.07	3,652.03	3,653.73	3,676.66	3,569.91	3,737.94	0.00	0.00	0.00	85.91	2.35%
Locales	3,287.96	3,421.39	3,383.65	3,449.48	3,396.11	3,549.28	0.00	0.00	0.00	127.89	3.74%
Extranjero	228.11	230.64	270.07	227.18	173.80	188.66	0.00	0.00	0.00	(41.98)	(18.20%)
<b>TOTAL DE ACTIVOS</b>	<b>62,272.42</b>	<b>61,236.08</b>	<b>61,717.71</b>	<b>61,107.46</b>	<b>63,141.61</b>	<b>61,932.67</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>696.59</b>	<b>1.14%</b>

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
<b>DEPOSITOS</b>	46,998.64	45,443.52	45,467.06	45,531.95	47,563.57	46,782.17	0.00	0.00	0.00	1,338.66	2.95%
<b>Locales</b>	44,487.58	42,782.79	42,782.83	42,810.66	44,719.68	43,980.64	0.00	0.00	0.00	1,197.85	2.80%
Oficiales	13,021.15	11,324.05	10,840.34	10,453.57	11,391.54	10,306.68	0.00	0.00	0.00	(1,017.37)	(8.98%)
De Particulares	29,569.75	29,935.44	30,291.50	30,666.48	31,440.94	31,894.51	0.00	0.00	0.00	1,959.08	6.54%
A la Vista	4,417.80	4,490.71	4,441.16	4,491.60	4,794.20	4,752.62	0.00	0.00	0.00	261.91	5.83%
A Plazo	16,095.51	16,525.21	16,947.86	17,219.79	17,238.74	17,688.01	0.00	0.00	0.00	1,162.79	7.04%
De Ahorros	9,056.44	8,919.51	8,902.47	8,955.10	9,408.00	9,453.89	0.00	0.00	0.00	534.38	5.99%
De Bancos	1,896.68	1,523.30	1,650.99	1,690.61	1,887.20	1,779.44	0.00	0.00	0.00	256.14	16.81%
A la Vista	1,161.20	901.67	1,042.11	1,022.43	1,278.59	1,108.94	0.00	0.00	0.00	207.27	22.99%
A Plazo	735.48	621.64	608.88	668.18	608.61	670.51	0.00	0.00	0.00	48.87	7.86%
Extranjero	2,511.06	2,660.73	2,684.23	2,721.29	2,843.89	2,801.54	0.00	0.00	0.00	140.81	5.29%
Oficiales	0.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	1,901.84	2,009.29	2,045.75	2,074.42	2,136.60	2,210.79	0.00	0.00	0.00	201.50	10.03%
A la Vista	223.89	245.76	265.10	248.54	304.40	312.55	0.00	0.00	0.00	66.79	27.18%
A Plazo	1,356.86	1,424.36	1,420.53	1,437.89	1,422.55	1,441.18	0.00	0.00	0.00	16.82	1.18%
De Ahorros	321.09	339.17	360.11	387.98	409.65	457.06	0.00	0.00	0.00	117.89	34.76%
De Bancos	608.68	651.44	638.49	646.88	707.29	590.75	0.00	0.00	0.00	(60.69)	(9.32%)
A la Vista	89.35	102.10	102.57	113.62	177.20	58.15	0.00	0.00	0.00	(43.95)	(43.04%)
A Plazo	519.32	549.34	535.92	533.25	530.09	532.59	0.00	0.00	0.00	(16.75)	(3.05%)
<b>OBLIGACIONES</b>	7,717.07	7,838.53	7,906.94	7,015.99	7,366.38	6,750.73	0.00	0.00	0.00	(1,087.80)	(13.88%)
Locales	1,676.50	1,981.12	1,908.36	1,733.56	1,744.37	1,482.10	0.00	0.00	0.00	(499.02)	(25.19%)
Extranjero	6,040.56	5,857.41	5,998.58	5,282.42	5,622.01	5,268.62	0.00	0.00	0.00	(588.78)	(10.05%)
<b>OTROS PASIVOS</b>	2,068.84	2,303.95	2,229.96	2,197.35	2,023.97	2,136.46	0.00	0.00	0.00	(167.50)	(7.27%)
Locales	1,896.89	2,126.40	2,037.97	2,031.45	1,898.82	2,024.54	0.00	0.00	0.00	(101.86)	(4.79%)
Extranjero	171.96	177.55	191.99	165.90	125.15	111.91	0.00	0.00	0.00	(65.64)	(36.97%)
<b>PATRIMONIO</b>	5,487.87	5,650.08	6,113.74	6,362.17	6,187.69	6,263.31	0.00	0.00	0.00	613.23	10.85%
Capital	2,787.14	2,789.18	2,811.56	2,811.70	2,796.13	2,796.27	0.00	0.00	0.00	7.09	0.25%

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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	624.00	631.84	649.32	656.98	648.11	664.59	0.00	0.00	0.00	32.75	5.18%
Provisiones Dinámicas	495.81	503.53	505.37	509.21	506.13	514.09	0.00	0.00	0.00	10.56	2.10%
Otras Reservas	128.19	128.32	143.95	147.77	141.98	150.50	0.00	0.00	0.00	22.19	17.29%
Utilidad de Periodos Anteriores	2,037.05	2,120.31	2,330.77	2,440.61	2,566.92	2,612.16	0.00	0.00	0.00	491.85	23.20%
Utilidad de Periodo	193.45	227.28	411.09	458.85	163.92	214.63	0.00	0.00	0.00	(12.65)	(5.56%)
Ganancia o Perdida en Valores Disponible para la Venta	(153.77)	(118.53)	(89.00)	(5.98)	12.62	(24.34)	0.00	0.00	0.00	94.19	(79.46%)
<b>PASIVO Y PATRIMONIO</b>	<b>62,272.42</b>	<b>61,236.08</b>	<b>61,717.71</b>	<b>61,107.46</b>	<b>63,141.61</b>	<b>61,932.67</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>696.59</b>	<b>1.14%</b>