

República de Panamá
CONTRALORÍA GENERAL DE LA REPÚBLICA
Instituto Nacional de Estadística y Censo

PRINCIPALES INDICADORES ECONÓMICOS MENSUALES EN LA REPÚBLICA: ENERO-JULIO 2025-26

5. Intermediación financiera

a. Sistema Bancario Nacional

Período	Balance de situación (en miles de balboas)					
	Activos (al final del período)					
	TOTAL	Activos líquidos	Cartera crediticia			Otros activos
			Total	Interna	Externa	
Julio						
2022	119,619,828	15,580,684	72,890,925	54,554,489	18,336,436	31,148,218
2023	126,540,972	14,656,595	78,523,111	57,659,464	20,863,647	33,361,265
2024	131,863,590	12,792,391	84,553,247	60,827,097	23,726,150	34,517,952
2025	141,388,256	14,059,763	89,741,524	62,707,460	27,034,064	37,586,969
Enero	138,554,254	14,357,606	87,501,354	61,697,249	25,804,105	36,695,294
Febrero	139,552,967	14,581,295	88,147,374	62,395,653	25,751,721	36,824,297
Marzo	139,112,078	14,267,009	88,307,621	62,325,089	25,982,531	36,537,448
Abril	140,544,324	14,718,784	88,520,670	62,597,518	25,923,152	37,304,871
Mayo	140,402,870	14,057,675	88,918,786	62,744,316	26,174,469	37,426,410
Junio	141,978,395	14,336,280	90,007,641	62,892,525	27,115,116	37,634,473
Julio	141,388,256	14,059,763	89,741,524	62,707,460	27,034,064	37,586,969
2026 (P)	149,760,737	13,241,985	92,492,758	63,934,296	28,558,462	44,025,993
Enero	145,438,410	15,281,104	89,782,004	62,204,020	27,577,984	40,375,302
Febrero	144,996,866	14,737,912	89,774,205	62,326,089	27,448,116	40,484,749
Marzo	145,432,538	14,050,872	90,590,849	62,464,069	28,126,779	40,790,818
Abril	148,113,466	15,393,184	91,514,898	63,455,878	28,059,020	41,205,384
Mayo	148,811,742	15,864,135	90,922,095	62,957,827	27,964,267	42,025,512
Junio	150,484,450	15,132,817	92,122,753	63,784,388	28,338,365	43,228,880
Julio	149,760,737	13,241,985	92,492,758	63,934,296	28,558,462	44,025,993
Variación porcentual al final del período julio						
2023-22	5.8	-5.9	7.7	5.7	13.8	7.1
2024-23	4.2	-12.7	7.7	5.5	13.7	3.5
2025-24	7.2	9.9	6.1	3.1	13.9	8.9
2026-25	5.9	-5.8	3.1	2.0	5.6	17.1
Variación porcentual mensual 2026-25						
Enero	5.0	6.4	2.6	0.8	6.9	10.0
Febrero	3.9	1.1	1.8	-0.1	6.6	9.9
Marzo	4.5	-1.5	2.6	0.2	8.3	11.6
Abril	5.4	4.6	3.4	1.4	8.2	10.5
Mayo	6.0	12.9	2.3	0.3	6.8	12.3
Junio	6.0	5.6	2.3	1.4	4.5	14.9
Julio	5.9	-5.8	3.1	2.0	5.6	17.1

PRINCIPALES INDICADORES ECONÓMICOS MENSUALES EN LA REPÚBLICA: ENERO-JULIO 2025-26

5. Intermediación financiera

a. Sistema Bancario Nacional

Período	Balance de situación (en miles de balboas)						Liquidez bancaria (En porcentaje)
	Pasivo y patrimonio (al final del período)						
	TOTAL	Depósitos			Otros pasivos	Patrimonio	
		Total	Interno	Externo			
Julio							
2022	119,619,828	84,646,767	61,638,954	23,007,812	22,719,187	12,253,874	18.4
2023	126,540,972	88,992,017	62,396,786	26,595,230	23,993,997	13,554,958	16.5
2024	131,863,590	92,917,433	64,938,368	27,979,065	24,013,475	14,932,681	13.8
2025	141,388,256	98,805,178	67,743,958	31,061,220	26,110,553	16,472,525	14.2
Enero	138,554,254	96,850,624	67,283,832	29,566,791	26,528,195	15,175,435	14.8
Febrero	139,552,967	97,976,318	68,098,019	29,878,299	26,172,544	15,404,104	14.9
Marzo	139,112,078	96,796,445	67,136,391	29,660,053	26,829,587	15,486,047	14.7
Abril	140,544,324	98,359,250	68,314,058	30,045,192	26,600,792	15,584,282	15.0
Mayo	140,402,870	98,494,991	67,616,067	30,878,924	26,098,343	15,809,536	14.3
Junio	141,978,395	98,730,550	67,461,556	31,268,993	27,027,882	16,219,963	14.5
Julio	141,388,256	98,805,178	67,743,958	31,061,220	26,110,553	16,472,525	14.2
2026 (P)	149,760,737	105,170,629	71,027,735	34,142,894	25,792,575	18,797,533	12.6
Enero	145,438,410	101,966,742	70,239,843	31,726,900	26,625,868	16,845,800	15.0
Febrero	144,996,866	102,433,388	69,881,297	32,552,091	25,445,575	17,117,903	14.4
Marzo	145,432,538	102,251,256	68,853,219	33,398,038	25,948,724	17,232,559	13.7
Abril	148,113,466	104,664,197	70,776,982	33,887,215	26,080,721	17,368,547	14.7
Mayo	148,811,742	104,969,373	71,244,869	33,724,504	26,277,402	17,564,968	15.1
Junio	150,484,450	105,261,106	70,893,835	34,367,271	26,551,695	18,671,649	14.4
Julio	149,760,737	105,170,629	71,027,735	34,142,894	25,792,575	18,797,533	12.6
Variación porcentual al final del período julio							
2023-22	5.8	5.1	1.2	15.6	5.6	10.6	-10.5
2024-23	4.2	4.4	4.1	5.2	0.1	10.2	-16.4
2025-24	7.2	6.3	4.3	11.0	8.7	10.3	3.4
2026-25	5.9	6.4	4.8	9.9	-1.2	14.1	-11.5
Variación porcentual mensual 2026-25							
Enero	5.0	5.3	4.4	7.3	0.4	11.0	1.1
Febrero	3.9	4.5	2.6	8.9	-2.8	11.1	-3.3
Marzo	4.5	5.6	2.6	12.6	-3.3	11.3	-6.8
Abril	5.4	6.4	3.6	12.8	-2.0	11.4	-1.7
Mayo	6.0	6.6	5.4	9.2	0.7	11.1	5.9
Junio	6.0	6.6	5.1	9.9	-1.8	15.1	-1.0
Julio	5.9	6.4	4.8	9.9	-1.2	14.1	-11.5

PRINCIPALES INDICADORES ECONÓMICOS MENSUALES EN LA REPÚBLICA: ENERO-JULIO 2025-26

5. Intermediación financiera

a. Sistema Bancario Nacional

Período	Saldo de los préstamos concedidos (al final del período) (En miles de balboas)			Depósitos totales (al final del período) (en miles de balboas)			
	TOTAL	Al sector interno	Al sector externo	TOTAL	Interbancarios	De particulares y entidades nacionales	De particulares y entidades extranjeras
Julio							
2022	72,890,925	54,554,489	18,336,436	84,646,767	10,335,506	58,666,237	15,645,023
2023	78,523,111	57,659,464	20,863,647	88,992,017	11,116,701	59,358,893	18,516,422
2024	84,553,247	60,827,097	23,726,150	92,917,433	11,731,486	62,144,754	19,041,194
2025	89,741,524	62,707,460	27,034,064	98,805,178	11,742,325	64,772,959	22,289,894
Enero	87,501,354	61,697,249	25,804,105	96,850,624	12,246,274	64,232,604	20,371,745
Febrero	88,147,374	62,395,653	25,751,721	97,976,318	11,519,445	65,184,800	21,272,074
Marzo	88,307,621	62,325,089	25,982,531	96,796,445	11,668,533	64,188,056	20,939,855
Abril	88,520,670	62,597,518	25,923,152	98,359,250	11,812,626	65,207,576	21,339,048
Mayo	88,918,786	62,744,316	26,174,469	98,494,991	12,220,317	64,712,726	21,561,948
Junio	90,007,641	62,892,525	27,115,116	98,730,550	11,963,041	64,290,689	22,476,820
Julio	89,741,524	62,707,460	27,034,064	98,805,178	11,742,325	64,772,959	22,289,894
2026 (P)	92,492,758	63,934,296	28,558,462	105,170,629	12,460,584	68,465,138	24,244,908
Enero	89,782,004	62,204,020	27,577,984	101,966,742	12,887,021	66,918,474	22,161,247
Febrero	89,774,205	62,326,089	27,448,116	102,433,388	12,483,689	66,860,647	23,089,052
Marzo	90,590,849	62,464,069	28,126,779	102,251,256	13,477,633	65,813,689	22,959,934
Abril	91,514,898	63,455,878	28,059,020	104,664,197	13,263,700	67,800,994	23,599,503
Mayo	90,922,095	62,957,827	27,964,267	104,969,373	13,128,505	68,168,108	23,672,760
Junio	92,122,753	63,784,388	28,338,365	105,261,106	12,891,997	68,222,917	24,146,192
Julio	92,492,758	63,934,296	28,558,462	105,170,629	12,460,584	68,465,138	24,244,908
Variación porcentual al final del período julio							
2023-22	7.7	5.7	13.8	5.1	7.6	1.2	18.4
2024-23	7.7	5.5	13.7	4.4	5.5	4.7	2.8
2025-24	6.1	3.1	13.9	6.3	0.1	4.2	17.1
2026-25	3.1	2.0	5.6	6.4	6.1	5.7	8.8
Variación porcentual mensual 2026-25							
Enero	2.6	0.8	6.9	5.3	5.2	4.2	8.8
Febrero	1.8	-0.1	6.6	4.5	8.4	2.6	8.5
Marzo	2.6	0.2	8.3	5.6	15.5	2.5	9.6
Abril	3.4	1.4	8.2	6.4	12.3	4.0	10.6
Mayo	2.3	0.3	6.8	6.6	7.4	5.3	9.8
Junio	2.3	1.4	4.5	6.6	7.8	6.1	7.4
Julio	3.1	2.0	5.6	6.4	6.1	5.7	8.8

NOTA: Debido al redondeo del computador, la suma o variación puede no coincidir.

(P) Cifras preliminares.

Fuente: Superintendencia de Bancos de Panamá.