República de Panamá

**CONTRALORÍA GENERAL DE LA REPÚBLICA**

Instituto Nacional de Estadística y Censo

# PRINCIPALES INDICADORES ECONÓMICOS MENSUALES EN LA REPÚBLICA: ENERO-SEPTIEMBRE 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 | |
| **Septiembre** | | | | | | |
| 2022 | **120,253,645** | 13,899,009 | **75,199,478** | 55,811,924 | 19,387,553 | 31,155,158 |
| 2023 | **125,834,510** | 13,108,257 | **79,295,089** | 58,453,179 | 20,841,910 | 33,431,165 |
| 2024 | **135,607,495** | 14,312,355 | **86,459,999** | 61,852,701 | 24,607,298 | 34,835,141 |
| 2025 | **141,813,442** | **14,182,436** | **90,070,419** | **62,744,619** | **27,325,800** | **37,560,587** |
| 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 |
| Agosto | **140,847,963** | 13,751,569 | **89,704,180** | 62,828,526 | 26,875,654 | 37,392,213 |
| Septiembre | **141,813,442** | 14,182,436 | **90,070,419** | 62,744,619 | 27,325,800 | 37,560,587 |
| 2026 (P) | **153,632,475** | **13,658,465** | **94,983,250** | **65,820,310** | **29,162,939** | **44,990,760** |
| 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 | **145,432,478** | 14,050,872 | **90,590,849** | 62,464,069 | 28,126,779 | 40,790,758 |
| 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 | **150,484,463** | 15,132,830 | **92,134,162** | 63,795,797 | 28,338,365 | 43,217,471 |
| Julio | **149,760,737** | 13,241,985 | **92,492,758** | 63,934,296 | 28,558,462 | 44,025,993 |
| Agosto | **150,333,936** | 12,668,056 | **92,859,526** | 64,251,891 | 28,607,635 | 44,806,354 |
| Septiembre | **153,632,475** | 13,658,465 | **94,983,250** | 65,820,310 | 29,162,939 | 44,990,760 |
| **Variación porcentual al final del período septiembre** | | | | | | |
| 2023-22 | 4.6 | -5.7 | 5.4 | 4.7 | 7.5 | 7.3 |
| 2024-23 | 7.8 | 9.2 | 9.0 | 5.8 | 18.1 | 4.2 |
| 2025-24 | 4.6 | -0.9 | 4.2 | 1.4 | 11.0 | 7.8 |
| 2026-25 | 8.3 | -3.7 | 5.5 | 4.9 | 6.7 | 19.8 |
| **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 | 2.4 | 1.4 | 4.5 | 14.8 |
| Julio | 5.9 | -5.8 | 3.1 | 2.0 | 5.6 | 17.1 |
| Agosto | 6.7 | -7.9 | 3.5 | 2.3 | 6.4 | 19.8 |
| Septiembre | 8.3 | -3.7 | 5.5 | 4.9 | 6.7 | 19.8 |

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**PRINCIPALES INDICADORES ECONÓMICOS MENSUALES EN LA REPÚBLICA: ENERO-SEPTIEMBRE 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 | | | |
| | | | | **Septiembre** | | | |
| 2022 | **120,253,645** | **84,519,647** | 61,089,762 | 23,429,885 | 23,666,197 | 12,067,800 | 16.4 |
| 2023 | **125,834,510** | **87,969,985** | 61,706,381 | 26,263,604 | 24,190,828 | 13,673,697 | 14.9 |
| 2024 | **135,607,495** | **95,075,279** | 65,502,466 | 29,572,813 | 25,166,325 | 15,365,892 | 15.1 |
| 2025 | **141,813,442** | **99,218,973** | **67,591,101** | **31,627,873** | **25,793,598** | **16,800,871** | **14.3** |
| 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 |
| Agosto | **140,847,963** | **97,712,472** | 67,036,545 | 30,675,928 | 26,367,957 | 16,767,533 | 14.1 |
| Septiembre | **141,813,442** | **99,218,973** | 67,591,101 | 31,627,873 | 25,793,598 | 16,800,871 | 14.3 |
| 2026 (P) | **153,632,475** | **106,088,475** | **70,950,003** | **35,138,472** | **28,813,618** | **18,730,381** | **12.9** |
| 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 | **145,432,478** | **102,251,256** | 68,853,219 | 33,398,038 | 25,948,663 | 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 | **150,484,463** | **105,261,106** | 70,893,835 | 34,367,271 | 26,551,695 | 18,671,662 | 14.4 |
| Julio | **149,760,737** | **105,170,629** | 71,027,735 | 34,142,894 | 25,792,575 | 18,797,533 | 12.6 |
| Agosto | **150,333,936** | **104,554,926** | 70,218,143 | 34,336,783 | 26,892,492 | 18,886,518 | 12.1 |
| Septiembre | **153,632,475** | **106,088,475** | 70,950,003 | 35,138,472 | 28,813,618 | 18,730,381 | 12.9 |
| | | | | **Variación porcentual al final del período septiembre** | | | |
| 2023-22 | 4.6 | 4.1 | 1.0 | 12.1 | 2.2 | 13.3 | -9.4 |
| 2024-23 | 7.8 | 8.1 | 6.2 | 12.6 | 4.0 | 12.4 | 1.0 |
| 2025-24 | 4.6 | 4.4 | 3.2 | 6.9 | 2.5 | 9.3 | -5.0 |
| 2026-25 | 8.3 | 6.9 | 5.0 | 11.1 | 11.7 | 11.5 | -9.9 |
| | | | | **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 |
| Agosto | 6.7 | 7.0 | 4.7 | 11.9 | 2.0 | 12.6 | -13.9 |
| Septiembre | 8.3 | 6.9 | 5.0 | 11.1 | 11.7 | 11.5 | -9.9 |

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## 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 |
| **Septiembre** | | | | | | | |
| 2022 | **75,199,478** | 55,811,924 | 19,387,553 | **84,519,647** | 10,788,788 | 58,131,639 | 15,599,221 |
| 2023 | **79,295,089** | 58,453,179 | 20,841,910 | **87,969,985** | 10,991,627 | 58,700,284 | 18,278,074 |
| 2024 | **86,459,999** | 61,852,701 | 24,607,298 | **95,075,279** | 12,127,458 | 62,630,645 | 20,317,176 |
| 2025 | **90,070,419** | **62,744,619** | **27,325,800** | **99,218,973** | **13,011,157** | **64,477,139** | **21,730,678** |
| 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 |
| Agosto | **89,704,180** | 62,828,526 | 26,875,654 | **97,712,472** | 11,751,603 | 63,983,011 | 21,977,858 |
| Septiembre | **90,070,419** | 62,744,619 | 27,325,800 | **99,218,973** | 13,011,157 | 64,477,139 | 21,730,678 |
| 2026 (P) | **94,983,250** | **65,820,310** | **29,162,939** | **106,088,475** | **13,536,331** | **68,279,831** | **24,272,313** |
| 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 | **92,134,162** | 63,795,797 | 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 |
| Agosto | **92,859,526** | 64,251,891 | 28,607,635 | **104,554,926** | 12,624,340 | 67,721,922 | 24,208,664 |
| Septiembre | **94,983,250** | 65,820,310 | 29,162,939 | **106,088,475** | 13,536,331 | 68,279,831 | 24,272,313 |
| **Variación porcentual al final del período septiembre** | | | | | | | |
| 2023-22 | 5.4 | 4.7 | 7.5 | 4.1 | 1.9 | 1.0 | 17.2 |
| 2024-23 | 9.0 | 5.8 | 18.1 | 8.1 | 10.3 | 6.7 | 11.2 |
| 2025-24 | 4.2 | 1.4 | 11.0 | 4.4 | 7.3 | 2.9 | 7.0 |
| 2026-25 | 5.5 | 4.9 | 6.7 | 6.9 | 4.0 | 5.9 | 11.7 |
| **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 | 2.4 | 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 |
| Agosto | 3.5 | 2.3 | 6.4 | 7.0 | 7.4 | 5.8 | 10.2 |
| Septiembre | 5.5 | 4.9 | 6.7 | 6.9 | 4.0 | 5.9 | 11.7 |

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

(P) Cifras preliminares.

Fuente: Superintendencia de Bancos de Panamá.