

**MERCANTIL BANCO, S. A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2020 A DICIEMBRE 2021**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2021												
			2020 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	6,687.57	13.67%	48,934.35	39,606.90	41,061.31	79,533.69	73,120.58	51,674.38	95,057.71	86,897.99	56,810.47	58,778.97	50,629.95	33,533.79	55,621.92
Depositos Locales en Bancos	9,032.77	36.39%	24,824.25	24,489.53	16,117.32	29,174.20	35,487.06	34,881.59	71,120.44	40,423.59	32,862.65	27,042.95	27,390.57	19,338.95	33,857.01
A la Vista	8,687.61	36.70%	23,669.25	23,334.53	14,962.32	28,019.20	33,987.06	33,381.36	70,120.44	34,423.59	31,862.65	26,042.95	26,390.57	18,338.95	32,356.86
A Plazo	345.16	29.88%	1,155.00	1,155.00	1,155.00	1,155.00	1,500.00	1,500.23	1,000.00	6,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,500.16
Depositos Extranjeros en Bancos	(2,824.38)	(12.23%)	23,094.01	13,876.87	23,680.87	49,170.16	36,537.95	15,709.95	22,911.40	45,321.95	22,919.23	30,722.36	21,819.74	12,801.42	20,269.63
A la Vista	(824.38)	(3.91%)	21,094.01	13,876.87	23,680.87	42,170.16	32,537.95	15,709.95	22,911.40	45,321.95	22,919.23	30,722.36	21,819.74	12,801.42	20,269.63
A Plazo	(2,000.00)	(100.00%)	2,000.00	0.00	0.00	7,000.00	4,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.49	625.58%	0.08	1.15	1.10	1.14	5.06	8.73	1.12	1.12	1.12	1.17	0.15	0.48	0.57
Locales	0.49	1,070.22%	0.05	1.13	1.07	1.08	5.02	8.71	1.09	1.06	1.09	1.13	0.12	0.46	0.53
Extranjero	0.00	7.84%	0.03	0.02	0.03	0.06	0.05	0.02	0.03	0.06	0.03	0.04	0.03	0.02	0.04
Otros	479.68	47.20%	1,016.17	1,241.64	1,264.22	1,190.48	1,100.63	1,091.58	1,026.99	1,153.57	1,029.71	1,014.83	1,419.79	1,393.89	1,495.85
<b>CARTERA CREDITICIA</b>	159,394.24	26.47%	602,065.80	589,938.13	598,399.31	611,861.38	617,468.61	641,774.42	666,141.53	658,435.13	698,769.16	719,103.47	732,404.07	743,688.19	761,460.04
Locales	92,809.85	18.58%	499,518.88	489,665.85	495,627.01	498,647.86	506,921.26	515,183.29	527,119.15	525,277.60	545,914.36	555,222.48	568,994.94	575,714.43	592,328.73
Extranjero	66,991.62	58.26%	114,990.11	112,721.90	114,920.30	125,270.55	122,230.90	138,572.35	151,327.95	145,673.48	165,601.09	177,026.77	175,726.34	180,561.40	181,981.73
Menos Provisiones	407.22	3.27%	12,443.20	12,449.63	12,148.00	12,057.04	11,683.55	11,981.22	12,305.57	12,515.94	12,746.29	13,145.78	12,317.21	12,587.65	12,850.42
Locales	294.03	2.41%	12,197.51	12,192.75	11,892.59	11,802.50	11,445.54	11,706.59	12,004.02	12,273.57	12,438.52	12,771.58	11,954.59	12,221.48	12,491.55
Extranjero	113.19	46.07%	245.68	256.87	255.41	254.54	238.02	274.63	301.55	242.37	307.77	374.19	362.63	366.17	358.87
<b>INVERSIONES EN VALORES</b>	58,915.15	28.97%	203,334.88	187,395.25	190,167.81	189,006.64	204,966.15	210,738.58	250,412.94	244,300.33	243,205.02	224,847.38	213,541.13	200,788.12	262,250.02
Locales	22,153.82	23.12%	95,837.88	96,907.37	101,016.84	102,119.97	108,908.37	111,558.35	110,452.13	137,208.57	140,869.39	133,073.97	132,022.83	129,937.35	117,991.70
Extranjero	36,761.33	34.20%	107,497.00	90,487.89	89,150.97	86,886.67	96,057.78	99,180.23	139,960.81	107,091.76	102,335.63	91,773.41	81,518.30	70,850.77	144,258.32
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	1,472.84	5.11%	28,813.68	28,969.62	29,913.66	29,364.10	29,462.08	29,040.80	28,363.42	30,482.41	29,606.61	29,284.44	28,096.08	29,608.76	30,286.52
Locales	(1,407.14)	(4.97%)	28,289.01	28,432.79	29,323.12	28,734.93	28,776.58	28,245.99	27,488.33	29,664.63	28,636.65	28,329.56	26,971.41	26,766.65	26,881.86
Extranjero	2,879.98	548.91%	524.67	536.83	590.54	629.17	685.50	794.81	875.09	817.78	969.97	954.88	1,124.67	2,842.10	3,404.66
<b>TOTAL DE ACTIVOS</b>	226,469.80	25.64%	883,148.70	845,909.91	859,542.09	909,765.81	925,017.43	933,228.18	1,039,975.60	1,020,115.86	1,028,391.27	1,032,014.26	1,024,671.23	1,007,618.86	1,109,618.50
<b>DEPOSITOS</b>	137,177.38	17.62%	778,337.67	738,846.37	754,080.12	804,068.79	820,470.13	826,424.04	855,217.48	853,873.61	863,270.05	861,485.77	867,203.75	838,236.70	915,515.05
Locales	69,317.66	28.67%	241,748.22	242,279.41	242,643.74	263,430.91	272,577.48	270,326.50	286,390.82	291,115.03	290,594.89	288,286.62	298,505.09	267,752.92	311,065.88

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			2020	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	82,207.23	41.43%	198,420.31	191,947.94	201,083.84	221,544.42	231,968.92	242,435.94	259,762.29	263,592.18	269,017.40	267,638.11	271,366.32	248,452.79	280,627.54
A la Vista	13,940.89	18.67%	74,662.01	68,056.30	75,257.64	87,647.09	92,962.31	82,298.26	90,807.96	86,032.84	105,993.79	105,358.10	103,978.60	84,383.23	88,602.90
A Plazo	66,037.52	57.63%	114,595.75	114,454.49	116,195.49	124,700.49	128,588.64	149,779.70	158,588.30	167,138.94	152,270.27	151,745.55	156,044.12	152,444.54	180,633.26
De Ahorros	2,228.83	24.33%	9,162.55	9,437.15	9,630.71	9,196.84	10,417.97	10,357.98	10,366.03	10,420.40	10,753.34	10,534.46	11,343.59	11,625.02	11,391.38
De Bancos	(12,889.57)	(29.75%)	43,327.91	50,331.47	41,559.90	41,886.49	40,608.56	27,890.56	26,628.53	27,522.85	21,577.49	20,648.51	27,138.78	19,300.12	30,438.34
A la Vista	6,190.43	41.47%	14,927.91	23,811.47	18,039.90	22,116.49	29,788.56	17,170.56	12,808.53	13,902.85	14,277.49	10,328.51	15,718.78	8,780.12	21,118.34
A Plazo	(19,080.00)	(67.18%)	28,400.00	26,520.00	23,520.00	19,770.00	10,820.00	10,720.00	13,820.00	13,620.00	7,300.00	10,320.00	11,420.00	10,520.00	9,320.00
Extranjero	67,859.72	12.65%	536,589.45	496,566.96	511,436.38	540,637.88	547,892.65	556,097.55	568,826.65	562,758.58	572,675.16	573,199.16	568,698.66	570,483.79	604,449.17
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	77,471.98	16.31%	475,092.22	439,250.49	449,037.67	461,536.56	471,672.91	481,123.75	504,690.03	498,794.53	513,418.42	514,100.79	515,228.04	515,684.31	552,564.19
A la Vista	35,575.64	19.32%	184,098.91	151,961.49	158,401.88	169,995.14	174,618.72	180,406.84	204,037.94	191,767.98	199,716.61	194,438.90	193,451.44	192,400.50	219,674.55
A Plazo	33,571.85	15.37%	218,460.74	215,390.90	218,357.14	215,760.57	220,301.25	224,050.92	223,065.56	224,791.53	235,606.63	240,548.26	243,674.35	246,284.70	252,032.59
De Ahorros	8,324.49	11.48%	72,532.57	71,898.10	72,278.65	75,780.86	76,752.94	76,665.99	77,586.52	82,235.01	78,095.18	79,113.63	78,102.26	76,999.11	80,857.06
De Bancos	(9,612.25)	(15.63%)	61,497.23	57,316.47	62,398.71	79,101.32	76,219.73	74,973.80	64,136.63	63,964.05	59,256.74	59,098.37	53,470.62	54,799.48	51,884.98
A la Vista	(17,301.95)	(54.30%)	31,864.43	32,545.66	18,277.91	14,644.70	15,073.11	20,647.18	8,902.80	8,105.23	11,948.47	17,795.09	13,696.79	42,126.98	14,562.48
A Plazo	7,689.70	25.95%	29,632.80	24,770.80	44,120.80	64,456.62	61,146.62	54,326.62	55,233.82	55,858.82	47,308.27	41,303.27	39,773.82	12,672.50	37,322.50
OBLIGACIONES	68,925.31	501.64%	13,740.00	14,740.00	14,740.00	14,740.00	14,740.00	14,740.00	86,372.94	65,907.38	64,974.48	68,982.27	54,615.38	63,531.34	82,665.31
Locales	53,501.38	389.38%	13,740.00	13,740.00	13,740.00	13,740.00	13,740.00	13,740.00	42,910.00	45,000.00	45,000.00	45,000.00	54,615.38	61,166.38	67,241.38
Extranjero	15,423.92	0.00%	0.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	43,462.94	20,907.38	19,974.48	23,982.27	0.00	2,364.95	15,423.92
OTROS PASIVOS	2,808.89	22.91%	12,259.36	14,645.88	13,869.95	14,254.12	12,496.38	13,096.59	13,556.44	15,391.22	14,831.93	14,499.63	14,841.54	14,912.14	15,068.25
Locales	3,055.69	26.38%	11,584.74	13,971.63	13,191.19	13,593.97	11,753.21	12,355.98	12,748.46	14,736.63	14,237.19	13,912.29	14,316.88	14,460.76	14,640.42
Extranjero	(246.80)	(36.58%)	674.62	674.25	678.76	660.16	743.17	740.60	807.98	654.59	594.74	587.34	524.67	451.38	427.83
PATRIMONIO	17,558.22	22.28%	78,811.67	77,677.66	76,852.02	76,702.89	77,310.92	78,967.55	84,828.74	84,943.65	85,314.81	87,046.58	88,010.54	90,938.68	96,369.89
Capital	16,760.00	47.08%	35,600.00	35,600.00	35,600.00	35,600.00	35,600.00	37,100.00	42,100.00	42,100.00	42,100.00	43,800.00	45,400.00	48,160.00	52,360.00
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	0.00	0.00	0.00	0.00
Otras Reservas	(317.84)	(2.77%)	11,467.06	10,822.86	10,650.35	10,573.58	10,573.58	10,573.58	10,586.82	10,650.60	10,650.60	10,973.93	11,017.21	11,149.22	11,149.22
Provisiones Dinámicas	0.00	0.00%	8,962.91	8,962.91	8,962.91	8,962.91	8,962.91	8,962.91	8,962.91	8,962.91	8,962.91	8,962.91	8,962.91	8,962.91	8,962.91
Otras Reservas	(317.84)	(12.69%)	2,504.15	1,859.95	1,687.44	1,610.67	1,610.67	1,610.67	1,623.91	1,687.69	1,687.69	2,011.02	2,054.30	2,186.31	2,186.31

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Utilidad de Periodos Anteriores	4,564.49	18.81%	24,269.39	29,342.16	29,509.33	29,588.59	29,588.59	29,409.52	29,396.28	29,332.49	29,332.49	29,009.16	28,965.89	28,833.88	28,833.88
Utilidad de Periodo	(289.27)	(6.16%)	4,695.47	260.01	530.78	751.18	904.81	1,207.58	1,554.12	1,785.20	2,207.36	2,645.21	3,017.58	3,655.53	4,406.19
Ganancia o Perdida en Valores Disponibles para la Venta	(2,155.50)	(121.36%)	1,776.10	1,652.63	561.56	189.56	643.95	676.88	1,191.52	1,075.36	1,024.35	618.28	(390.13)	(859.95)	(379.40)
Deuda Subordinada	(1,003.66)	(100.00%)	1,003.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>226,469.80</b>	<b>25.64%</b>	<b>883,148.70</b>	<b>845,909.91</b>	<b>859,542.09</b>	<b>909,765.81</b>	<b>925,017.43</b>	<b>933,228.18</b>	<b>1,039,975.60</b>	<b>1,020,115.86</b>	<b>1,028,391.27</b>	<b>1,032,014.26</b>	<b>1,024,671.23</b>	<b>1,007,618.86</b>	<b>1,109,618.50</b>