

MERCANTIL BANCO, S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	134,791.10	162.10%	83,153.28	63,851.34	75,171.92	69,889.06	70,389.92	76,596.92	74,969.97	59,331.30	64,291.05	57,456.69	178,364.26	198,469.26	217,944.38
Depositos Locales en Bancos	28,371.26	80.28%	35,342.16	37,149.64	32,468.62	40,877.03	40,832.03	41,784.30	31,154.49	21,362.66	20,814.67	26,736.20	49,594.39	68,513.55	63,713.41
A la Vista	22,738.75	91.70%	24,796.20	33,605.39	25,412.11	29,300.59	29,223.62	32,181.64	22,042.26	15,238.73	16,725.74	24,167.14	33,966.01	52,815.19	47,534.95
A Plazo	5,632.51	53.41%	10,545.96	3,544.25	7,056.52	11,576.44	11,608.41	9,602.66	9,112.24	6,123.93	4,088.93	2,569.05	15,628.38	15,698.36	16,178.47
Depositos Extranjeros en Bancos	94,970.39	202.97%	46,789.61	25,337.66	41,289.64	27,592.02	28,020.43	33,641.85	42,634.21	35,737.85	39,722.76	26,640.52	116,794.27	119,305.55	141,760.00
A la Vista	36,320.39	77.62%	46,789.61	25,337.66	41,289.64	27,592.02	28,020.43	33,641.85	40,634.21	35,737.85	39,722.76	26,640.52	57,769.27	61,680.55	83,110.00
A Plazo	58,650.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00	0.00	0.00	0.00	59,025.00	57,625.00	58,650.00
Menos Provisiones	5.66	422.19%	1.34	0.89	2.95	3.59	2.08	1.82	3.92	1.53	1.14	0.91	6.37	7.05	7.00
Locales	5.31	423.86%	1.25	0.84	2.86	3.54	1.98	1.72	3.74	1.41	0.99	0.84	6.10	6.74	6.56
Extranjero	0.35	398.57%	0.09	0.05	0.08	0.06	0.10	0.11	0.18	0.12	0.15	0.07	0.27	0.31	0.44
Otros	11,455.11	1,119.92%	1,022.85	1,364.93	1,416.60	1,423.60	1,539.54	1,172.60	1,185.18	2,232.31	3,754.76	4,080.89	11,981.97	10,657.21	12,477.96
CARTERA CREDITICIA	1,257,661.16	134.35%	936,136.69	919,815.78	927,647.10	939,612.82	951,357.69	981,652.09	1,002,354.66	1,008,704.18	1,024,096.82	1,030,729.93	2,148,576.94	2,163,419.55	2,193,797.85
Locales	1,167,225.84	173.68%	672,065.76	665,767.48	671,962.03	671,894.39	683,748.34	692,700.19	710,442.35	721,898.91	738,210.61	737,149.12	1,797,565.88	1,817,570.18	1,839,291.60
Extranjero	117,713.96	42.35%	277,979.16	268,579.46	270,468.97	282,666.22	282,986.50	304,702.28	307,930.99	303,212.47	302,521.01	310,150.65	392,348.35	388,313.68	395,693.12
Menos Provisiones	27,278.64	196.13%	13,908.22	14,531.16	14,783.89	14,947.79	15,377.15	15,750.37	16,018.68	16,407.21	16,634.79	16,569.84	41,337.29	42,464.32	41,186.87
Locales	23,363.79	202.40%	11,543.29	11,815.14	11,440.29	11,559.02	11,623.87	11,408.79	11,614.05	11,474.09	11,516.48	11,288.72	35,371.11	37,238.33	34,907.08
Extranjero	3,914.86	165.54%	2,364.94	2,716.02	3,343.60	3,388.77	3,753.28	4,341.58	4,404.63	4,933.12	5,118.31	5,281.12	5,966.18	5,225.98	6,279.79
INVERSIONES EN VALORES	499,808.34	195.74%	255,342.44	232,795.31	248,059.41	262,771.48	263,804.18	270,594.24	282,060.99	276,442.66	275,690.54	261,673.33	677,103.40	678,645.52	755,150.78
Locales	239,761.22	183.48%	130,673.23	132,724.75	137,126.80	146,696.36	149,297.21	155,375.15	166,627.49	168,196.34	168,063.25	161,137.72	374,081.84	375,386.74	370,434.45
Extranjero	260,335.69	208.37%	124,941.23	100,342.57	111,204.62	116,348.13	114,779.98	115,492.10	115,706.46	108,519.28	108,057.18	100,965.50	303,544.61	303,792.91	385,276.92
Menos Provisiones	288.57	106.09%	272.01	272.01	272.01	273.00	273.01	273.01	272.96	272.96	429.88	429.89	523.04	534.14	560.58
Locales	288.57	106.09%	272.01	272.01	272.01	273.00	273.01	273.01	272.96	272.96	429.88	429.89	523.04	534.14	560.58
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
OTROS ACTIVOS	78,247.06	263.99%	29,640.25	30,010.42	30,654.27	31,733.13	31,077.23	30,037.18	30,544.61	32,101.02	33,354.97	34,596.47	109,280.25	112,156.50	107,887.31
Locales	71,777.21	269.80%	26,603.75	26,891.81	26,861.83	28,833.04	27,503.63	27,039.61	27,533.62	28,334.54	29,102.31	30,585.92	102,112.12	104,763.71	98,380.96
Extranjero	6,469.85	213.07%	3,036.50	3,118.62	3,792.44	2,900.09	3,573.60	2,997.57	3,010.98	3,766.48	4,252.66	4,010.55	7,168.13	7,392.79	9,506.35
TOTAL DE ACTIVOS	1,970,507.65	151.08%	1,304,272.66	1,246,472.85	1,281,532.71	1,304,006.50	1,316,629.03	1,358,880.43	1,389,930.22	1,376,579.15	1,397,433.38	1,384,456.42	3,113,324.86	3,152,690.83	3,274,780.31
DEPOSITOS	1,603,669.35	150.82%	1,063,327.84	1,011,830.10	1,052,395.11	1,067,979.61	1,084,065.31	1,126,866.97	1,166,551.58	1,150,612.97	1,142,651.29	1,143,439.73	2,558,909.93	2,610,267.80	2,666,997.19
Locales	1,222,139.78	301.13%	405,845.72	381,262.35	409,816.47	428,150.22	432,391.96	453,574.95	465,403.31	449,974.86	433,768.00	449,090.94	1,571,590.92	1,613,712.44	1,627,985.50

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	1,191,198.02	317.08%	375,682.37	353,371.60	380,941.85	403,539.30	402,479.86	412,019.22	423,433.91	408,184.04	416,053.76	405,188.38	1,519,802.80	1,560,936.81	1,566,880.39
A la Vista	176,794.04	165.94%	106,542.42	93,256.17	84,147.50	101,701.21	100,733.31	94,883.31	104,822.72	94,168.13	95,953.20	83,194.75	251,715.48	276,016.52	283,336.46
A Plazo	858,638.25	337.04%	254,760.85	244,895.81	278,766.55	279,931.09	282,723.53	298,780.77	300,355.11	296,404.01	302,942.48	305,022.91	1,092,975.55	1,105,420.99	1,113,399.10
De Ahorros	155,765.73	1,083.28%	14,379.10	15,219.62	18,027.80	21,907.00	19,023.02	18,355.14	18,256.08	17,611.90	17,158.08	16,970.73	175,111.77	179,499.30	170,144.83
De Bancos	30,941.76	102.58%	30,163.36	27,890.75	28,874.62	24,610.91	29,912.10	41,555.73	41,969.40	41,790.82	17,714.24	43,902.56	51,788.12	52,775.63	61,105.11
A la Vista	2,143.63	11.88%	18,043.36	20,090.75	15,754.62	17,810.91	17,842.10	27,505.73	24,464.26	15,990.82	11,914.24	8,728.01	24,536.31	21,669.58	20,186.99
A Plazo	28,798.13	237.61%	12,120.00	7,800.00	13,120.00	6,800.00	12,070.00	14,050.00	17,505.13	25,800.00	5,800.00	35,174.55	27,251.81	31,106.05	40,918.13
Extranjero	381,529.57	58.03%	657,482.12	630,567.76	642,578.64	639,829.39	651,673.35	673,292.02	701,148.27	700,638.11	708,883.29	694,348.78	987,319.01	996,555.37	1,039,011.69
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	358,588.08	56.20%	638,081.79	608,710.63	621,459.92	619,659.56	625,390.93	632,051.79	681,148.02	674,166.35	679,730.36	665,710.69	939,092.60	948,372.52	996,669.87
A la Vista	76,999.95	29.50%	261,016.02	211,839.14	214,925.64	206,559.08	222,347.93	231,202.35	276,517.75	267,875.22	271,242.10	253,040.69	294,711.40	307,486.92	338,015.97
A Plazo	232,702.72	80.28%	289,874.67	305,653.01	315,755.93	321,871.23	311,850.92	311,553.77	314,995.78	315,717.05	317,119.28	321,859.72	504,846.51	507,950.62	522,577.39
De Ahorros	48,885.41	56.07%	87,191.10	91,218.49	90,778.35	91,229.25	91,192.08	89,295.68	89,634.50	90,574.08	91,368.99	90,810.27	139,534.69	132,934.98	136,076.51
De Bancos	22,941.49	118.25%	19,400.33	21,857.12	21,118.71	20,169.83	26,282.41	41,240.23	20,000.24	26,471.76	29,152.93	28,638.10	48,226.42	48,182.84	42,341.82
A la Vista	9,512.58	73.36%	12,967.83	15,424.62	14,759.21	12,178.96	18,395.82	32,057.73	10,689.39	17,023.20	19,300.43	19,291.49	28,371.10	28,286.23	22,480.41
A Plazo	13,428.91	208.77%	6,432.50	6,432.50	6,359.50	7,990.87	7,886.59	9,182.50	9,310.86	9,448.56	9,852.50	9,346.61	19,855.32	19,896.61	19,861.41
OBLIGACIONES	212,611.64	187.95%	113,121.36	109,556.36	99,576.36	98,184.36	96,324.75	93,662.67	82,786.29	83,998.29	86,514.31	95,074.49	273,036.76	264,405.55	325,733.01
Locales	53,359.08	60.59%	88,068.77	84,503.77	74,523.77	73,131.77	71,272.15	68,610.08	43,733.69	44,495.69	49,630.69	60,026.69	142,381.77	138,951.23	141,427.85
Extranjero	159,252.56	635.67%	25,052.60	25,052.60	25,052.60	25,052.60	25,052.60	25,052.60	39,052.60	39,502.60	36,883.61	35,047.80	130,654.99	125,454.32	184,305.15
OTROS PASIVOS	44,914.29	245.34%	18,307.11	12,726.62	17,998.56	20,563.14	16,980.27	18,337.44	19,689.87	19,530.20	44,478.74	21,742.89	70,809.53	63,351.09	63,221.40
Locales	39,154.45	222.82%	17,572.53	11,816.04	17,236.96	19,767.83	16,018.65	17,525.48	18,792.06	18,474.35	43,553.07	20,682.61	64,545.78	57,842.22	56,726.98
Extranjero	5,759.84	784.10%	734.58	910.58	761.60	795.31	961.62	811.97	897.81	1,055.85	925.67	1,060.28	6,263.75	5,508.87	6,494.42
PATRIMONIO	109,312.37	99.81%	109,516.34	112,359.76	111,562.68	117,279.38	119,258.70	120,013.34	120,902.49	122,437.69	123,789.04	124,199.31	210,568.63	214,666.39	218,828.71
Capital	84,887.84	125.07%	67,870.00	67,870.00	67,870.00	71,397.94	71,397.94	71,397.94	71,397.94	71,397.94	71,397.94	71,397.94	152,757.84	152,757.84	152,757.84
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	26,709.33	225.74%	11,831.88	12,016.93	11,958.11	11,830.05	11,830.05	11,828.37	15,355.56	15,373.71	15,373.37	15,421.61	33,550.32	36,625.21	38,541.21
Provisiones Dinámicas	20,819.54	232.29%	8,962.91	8,962.91	8,962.91	8,962.91	8,962.91	8,962.91	12,458.84	12,458.84	12,458.84	12,458.84	24,831.31	24,831.31	29,782.45
Otras Reservas	5,889.79	205.29%	2,868.97	3,054.02	2,995.20	2,867.14	2,867.14	2,865.46	2,896.73	2,914.87	2,914.53	2,962.77	8,719.01	11,793.90	8,758.76

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Utilidad de Periodos Anteriores	(3,649.19)	(11.28%)	32,363.24	41,141.68	41,200.49	41,328.55	41,328.55	41,330.24	37,463.42	37,445.27	37,445.61	37,397.37	34,085.84	31,010.95	28,714.05
Utilidad de Periodo	6,190.34	69.06%	8,963.49	1,155.77	1,920.84	3,086.31	3,952.15	5,089.36	6,325.21	7,805.20	9,091.63	10,731.96	13,984.51	14,307.98	15,153.83
Ganancia o Perdida en Valores Disponibles para la Venta	(4,825.96)	41.92%	(11,512.27)	(9,824.61)	(11,386.77)	(10,363.47)	(9,249.99)	(9,632.56)	(9,639.63)	(9,584.43)	(9,519.50)	(10,749.56)	(23,809.87)	(20,035.59)	(16,338.22)
PASIVO Y PATRIMONIO	1,970,507.65	151.08%	1,304,272.66	1,246,472.85	1,281,532.71	1,304,006.50	1,316,629.03	1,358,880.43	1,389,930.22	1,376,579.15	1,397,433.38	1,384,456.42	3,113,324.86	3,152,690.83	3,274,780.31