

MERCANTIL BANCO, S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2024												
			2023	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	9,213.57	4.23%	217,944.38	183,202.27	180,563.22	194,250.29	183,783.02	194,914.81	187,303.78	187,855.77	211,068.28	181,472.65	226,391.55	192,467.43	227,157.94
Depositos Locales en Bancos	(4,738.72)	(7.44%)	63,713.41	44,168.94	37,016.41	51,767.17	57,383.64	56,353.70	57,803.34	55,967.47	64,999.32	50,131.51	67,992.23	50,585.91	58,974.70
A la Vista	(4,060.25)	(8.54%)	47,534.95	29,168.94	20,011.83	34,765.17	40,372.21	39,331.90	40,772.31	38,927.76	52,999.32	36,631.51	54,492.23	37,085.91	43,474.70
A Plazo	(678.47)	(4.19%)	16,178.47	15,000.00	17,004.58	17,002.00	17,011.43	17,021.80	17,031.03	17,039.71	12,000.00	13,500.00	13,500.00	13,500.00	15,500.00
Depositos Extranjeros en Bancos	12,495.14	8.81%	141,760.00	127,488.64	131,641.48	128,316.58	115,193.99	125,731.09	115,679.09	118,271.54	132,808.50	120,299.87	143,676.33	127,433.87	154,255.14
A la Vista	4,495.14	5.41%	83,110.00	67,829.64	71,991.48	65,666.58	55,543.99	62,081.09	54,029.09	56,621.54	66,158.50	53,649.87	77,026.33	60,783.87	87,605.14
A Plazo	8,000.00	13.64%	58,650.00	59,659.00	59,650.00	62,650.00	59,650.00	63,650.00	61,650.00	61,650.00	66,650.00	66,650.00	66,650.00	66,650.00	66,650.00
Menos Provisiones	5.56	79.44%	7.00	7.66	7.09	7.10	10.62	10.85	10.30	9.28	8.26	7.47	8.19	8.56	12.57
Locales	5.50	83.87%	6.56	6.83	6.27	6.26	9.90	10.22	9.77	8.75	7.81	7.05	7.72	8.19	12.06
Extranjero	0.06	13.62%	0.44	0.83	0.81	0.85	0.72	0.63	0.53	0.53	0.45	0.42	0.46	0.36	0.50
Otros	1,462.70	11.72%	12,477.96	11,552.35	11,912.41	14,173.64	11,216.00	12,840.87	13,831.65	13,626.05	13,268.72	11,048.74	14,731.17	14,456.20	13,940.67
CARTERA CREDITICIA	373,654.78	17.03%	2,193,797.85	2,181,476.32	2,221,289.88	2,231,365.50	2,248,274.99	2,296,692.63	2,378,966.04	2,422,783.12	2,443,813.57	2,482,410.23	2,482,782.59	2,537,335.96	2,567,452.62
Locales	167,269.32	9.09%	1,839,291.60	1,840,324.35	1,858,211.80	1,852,764.81	1,846,798.83	1,874,623.99	1,929,279.36	1,954,050.18	1,950,752.05	1,954,510.52	1,950,483.68	1,983,904.52	2,006,560.91
Extranjero	205,445.03	51.92%	395,693.12	384,261.06	407,212.12	423,979.74	447,746.53	461,471.87	488,901.29	507,750.08	533,048.23	566,000.39	571,970.93	593,613.82	601,138.15
Menos Provisiones	(940.43)	(2.28%)	41,186.87	43,109.09	44,134.04	45,379.06	46,270.37	39,403.23	39,214.61	39,017.14	39,986.71	38,100.68	39,672.01	40,182.38	40,246.44
Locales	2,219.71	6.36%	34,907.08	36,679.37	37,808.96	39,039.34	39,277.38	36,265.44	35,410.80	35,020.82	35,609.33	36,006.65	37,470.23	37,854.24	37,126.78
Extranjero	(3,160.14)	(50.32%)	6,279.79	6,429.73	6,325.08	6,339.72	6,992.99	3,137.79	3,803.81	3,996.31	4,377.39	2,094.03	2,201.78	2,328.14	3,119.66
INVERSIONES EN VALORES	61,972.54	8.21%	755,150.78	725,810.48	712,952.80	735,946.86	732,131.13	746,336.66	797,728.19	789,734.15	761,960.54	749,359.58	740,416.37	739,830.69	817,123.32
Locales	(34,254.32)	(9.25%)	370,434.45	367,630.24	362,588.28	360,290.00	357,193.20	337,912.81	340,665.82	339,612.82	341,593.43	337,854.15	334,561.94	334,357.11	336,180.13
Extranjero	96,423.58	25.03%	385,276.92	358,741.78	350,926.37	376,214.82	375,496.31	408,968.31	457,606.93	450,788.66	421,038.06	412,176.94	406,559.24	406,178.91	481,700.50
Menos Provisiones	196.73	35.09%	560.58	561.54	561.86	557.95	558.38	544.46	544.56	667.33	670.94	671.51	704.81	705.32	757.31
Locales	77.32	13.79%	560.58	561.54	561.86	557.95	558.38	544.46	426.09	547.80	551.38	551.97	585.49	586.09	637.90
Extranjero	119.41	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	118.47	119.53	119.56	119.55	119.32	119.23	119.41
OTROS ACTIVOS	7,776.18	7.21%	107,887.31	109,388.68	108,122.91	109,866.41	107,759.51	107,441.68	106,312.27	106,823.07	108,415.20	107,421.89	105,638.98	118,613.87	115,663.49
Locales	6,802.90	6.91%	98,380.96	101,958.25	101,274.32	101,649.79	100,215.37	100,096.17	98,942.24	99,443.78	100,905.18	99,981.79	98,090.75	110,577.26	105,183.86
Extranjero	973.28	10.24%	9,506.35	7,430.44	6,848.59	8,216.62	7,544.14	7,345.50	7,370.03	7,379.29	7,510.02	7,440.10	7,548.23	8,036.62	10,479.63
TOTAL DE ACTIVOS	452,617.06	13.82%	3,274,780.31	3,199,877.75	3,222,928.81	3,271,429.06	3,271,948.65	3,345,385.78	3,470,310.28	3,507,196.11	3,525,257.59	3,520,664.34	3,555,229.49	3,588,247.96	3,727,397.37
DEPOSITOS	352,772.02	13.23%	2,666,997.19	2,642,891.05	2,659,971.42	2,676,732.09	2,698,595.20	2,761,665.15	2,821,211.21	2,847,392.74	2,872,808.29	2,847,524.17	2,899,772.47	2,929,389.08	3,019,769.21
Locales	233,360.02	14.33%	1,627,985.50	1,614,233.21	1,629,754.64	1,651,616.37	1,657,334.67	1,699,303.29	1,713,000.39	1,743,694.47	1,767,087.68	1,748,778.76	1,782,128.42	1,802,645.81	1,861,345.52

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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	240,698.86	15.36%	1,566,880.39	1,561,512.78	1,567,935.56	1,587,038.81	1,589,432.12	1,635,855.49	1,661,501.45	1,688,897.64	1,718,126.49	1,703,946.19	1,736,565.13	1,752,567.59	1,807,579.25	
A la Vista	(4,796.94)	(1.69%)	283,336.46	268,531.37	255,540.87	253,727.44	263,564.18	283,280.21	277,730.82	291,349.11	262,968.90	243,218.89	243,602.03	245,213.99	278,539.52	
A Plazo	233,984.22	21.02%	1,113,399.10	1,130,176.73	1,153,130.30	1,172,991.52	1,174,531.26	1,195,368.41	1,214,990.03	1,233,724.01	1,277,066.21	1,285,065.42	1,318,500.01	1,326,236.05	1,347,383.32	
De Ahorros	11,511.58	6.77%	170,144.83	162,804.68	159,264.39	160,319.85	151,336.68	157,206.86	168,780.60	163,824.52	178,091.38	175,661.88	174,463.09	181,117.55	181,656.41	
De Bancos	(7,338.84)	(12.01%)	61,105.11	52,720.44	61,819.08	64,577.56	67,902.55	63,447.80	51,498.94	54,796.83	48,961.18	44,832.56	45,563.29	50,078.21	53,766.27	
A la Vista	6,299.17	31.20%	20,186.99	16,283.34	21,246.44	26,212.49	28,166.81	32,645.39	23,574.26	27,509.94	21,958.93	19,017.61	25,983.63	23,387.57	26,486.15	
A Plazo	(13,638.01)	(33.33%)	40,918.13	36,437.10	40,572.64	38,365.07	39,735.74	30,802.41	27,924.68	27,286.88	27,002.25	25,814.95	19,579.66	26,690.65	27,280.12	
Extranjero	119,412.00	11.49%	1,039,011.69	1,028,657.84	1,030,216.78	1,025,115.72	1,041,260.53	1,062,361.86	1,108,210.82	1,103,698.27	1,105,720.61	1,098,745.42	1,117,644.05	1,126,743.27	1,158,423.69	
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	118,776.22	11.92%	996,669.87	986,277.47	993,006.94	985,401.72	1,002,371.97	1,027,956.59	1,065,894.04	1,063,139.88	1,066,622.06	1,056,406.93	1,078,813.73	1,089,589.41	1,115,446.09	
A la Vista	7,056.50	2.09%	338,015.97	322,229.90	335,425.46	318,455.60	333,975.85	339,971.62	359,855.80	348,188.35	344,251.65	322,334.64	338,034.93	324,548.68	345,072.47	
A Plazo	104,898.82	20.07%	522,577.39	531,376.76	524,857.54	531,454.90	534,438.32	556,459.49	573,555.31	575,129.16	589,328.81	603,092.40	606,743.21	618,819.66	627,476.20	
De Ahorros	6,820.90	5.01%	136,076.51	132,670.81	132,723.94	135,491.22	133,957.80	131,525.48	132,482.94	139,822.37	133,041.59	130,979.89	134,035.58	146,221.07	142,897.41	
De Bancos	635.78	1.50%	42,341.82	42,380.37	37,209.84	39,714.00	38,888.56	34,405.27	42,316.78	40,558.39	39,098.55	42,338.48	38,830.32	37,153.86	42,977.60	
A la Vista	(7,510.31)	(33.41%)	22,480.41	21,162.87	16,029.74	18,663.90	16,074.24	11,565.95	16,377.45	16,489.07	17,206.05	19,615.98	16,002.82	15,106.36	14,970.10	
A Plazo	8,146.09	41.01%	19,861.41	21,217.50	21,180.10	21,050.10	22,814.32	22,839.32	25,939.32	24,069.32	21,892.50	22,722.50	22,827.50	22,047.50	28,007.50	
OBLIGACIONES	61,646.99	18.93%	325,733.01	276,782.32	268,152.20	304,890.84	282,430.63	291,310.23	354,985.13	357,839.15	348,963.45	362,262.37	341,237.33	346,475.72	387,380.00	
Locales	12,365.23	8.74%	141,427.85	136,432.37	137,197.89	146,845.41	139,323.59	148,703.18	146,103.81	144,494.45	143,697.73	151,467.97	146,772.99	152,511.38	153,793.09	
Extranjero	49,281.76	26.74%	184,305.15	140,349.95	130,954.31	158,045.43	143,107.04	142,607.04	208,881.32	213,344.70	205,265.72	210,794.40	194,464.34	193,964.34	233,586.91	
OTROS PASIVOS	915.69	1.45%	63,221.40	59,412.62	72,903.99	63,979.28	64,686.50	62,995.58	61,839.28	64,988.07	62,455.37	65,310.08	68,327.07	64,785.74	64,137.09	
Locales	215.41	0.38%	56,726.98	51,974.30	66,708.86	56,750.49	57,166.50	55,890.58	54,572.37	57,337.03	55,487.99	57,740.65	60,245.58	57,904.42	56,942.39	
Extranjero	700.28	10.78%	6,494.42	7,438.32	6,195.13	7,228.79	7,520.00	7,105.00	7,266.91	7,651.04	6,967.38	7,569.43	8,081.49	6,881.32	7,194.71	
PATRIMONIO	37,282.36	17.04%	218,828.71	220,791.75	221,901.20	225,826.85	226,236.32	229,414.82	232,274.67	236,976.15	241,030.49	245,567.72	245,892.62	247,597.43	256,111.07	
Capital	7,500.00	4.91%	152,757.84	152,757.84	152,757.84	152,757.84	152,757.84	152,757.84	152,757.84	152,757.84	152,757.84	152,757.84	152,757.84	152,757.84	160,257.84	
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	4,312.00	11.19%	38,541.21	37,973.11	40,125.38	40,490.62	41,611.54	44,877.63	43,673.40	44,538.28	44,817.23	44,657.34	45,866.79	46,389.88	42,853.21	
Provisiones Dinámicas	0.00	0.00%	29,782.45	29,782.45	29,782.45	29,782.45	29,782.45	29,782.45	29,782.45	29,782.45	29,782.45	29,782.45	29,782.45	29,782.45	29,782.45	
Otras Reservas	4,312.00	49.23%	8,758.76	8,190.66	10,342.93	10,708.17	11,829.09	15,095.18	13,890.95	14,755.83	15,034.78	14,874.89	16,084.35	16,607.43	13,070.76	

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Utilidad de Periodos Anteriores	10,369.14	36.11%	28,714.05	44,435.98	42,283.71	41,918.48	40,797.55	37,280.90	38,421.30	37,492.58	37,291.20	37,387.26	36,113.97	35,527.06	39,083.19
Utilidad de Periodo	6,786.03	44.78%	15,153.83	1,299.19	2,430.66	4,615.89	6,890.44	8,471.87	10,277.77	12,344.42	14,095.42	16,136.66	18,606.17	20,111.45	21,939.86
Ganancia o Perdida en Valores Disponibles para la Venta	8,315.19	(50.89%)	(16,338.22)	(15,674.37)	(15,696.39)	(13,955.97)	(15,821.06)	(13,973.42)	(12,855.64)	(10,156.98)	(7,931.21)	(5,371.39)	(7,452.16)	(7,188.80)	(8,023.04)
PASIVO Y PATRIMONIO	452,617.06	13.82%	3,274,780.31	3,199,877.75	3,222,928.81	3,271,429.06	3,271,948.65	3,345,385.78	3,470,310.28	3,507,196.11	3,525,257.59	3,520,664.34	3,555,229.49	3,588,247.96	3,727,397.37