

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

	VARIACION ABSOLUTA	%	2023		2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	33,525.98	23.97%	139,888.21	122,290.47	108,224.09	83,092.69	76,451.48	80,208.00	143,803.55	116,824.73	114,065.28	141,571.50	152,159.20	156,470.97	173,414.19	
Depositos Locales en Bancos	30,297.23	49.82%	60,818.28	63,997.44	63,415.32	38,284.95	34,576.75	30,812.82	47,530.47	42,095.45	48,526.78	68,607.04	77,056.41	70,312.37	91,115.51	
A la Vista	12,797.23	96.09%	13,318.28	5,497.44	4,912.02	7,284.95	9,576.75	5,812.82	6,530.47	6,095.45	9,526.78	9,607.04	12,056.41	7,312.37	26,115.51	
A Plazo	17,500.00	36.84%	47,500.00	58,500.00	58,503.30	31,000.00	25,000.00	25,000.00	41,000.00	36,000.00	39,000.00	59,000.00	65,000.00	63,000.00	65,000.00	
Depositos Extranjeros en Bancos	3,840.79	5.13%	74,908.78	54,680.52	41,818.42	41,473.07	38,120.30	46,285.10	92,604.54	71,546.05	62,056.32	69,745.88	71,455.82	81,835.01	78,749.57	
A la Vista	(36,159.21)	(48.27%)	74,908.78	54,680.52	41,818.42	41,473.07	38,120.30	42,285.10	73,604.54	49,546.05	30,056.32	40,745.88	26,455.82	26,835.01	38,749.57	
A Plazo	40,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	4,000.00	19,000.00	22,000.00	32,000.00	29,000.00	45,000.00	55,000.00	40,000.00	
Menos Provisiones	9.69	244.91%	3.96	3.58	3.21	1.94	2.39	3.54	4.66	4.34	5.26	5.62	8.26	6.94	13.65	
Locales	9.69	244.91%	3.96	3.58	3.21	1.94	2.39	3.54	4.66	4.34	5.26	5.62	8.26	6.94	13.65	
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	(602.35)	(14.46%)	4,165.11	3,616.09	2,993.56	3,336.61	3,756.82	3,113.62	3,673.20	3,187.57	3,487.43	3,224.20	3,655.22	4,330.54	3,562.76	
CARTERA CREDITICIA	83,643.15	8.34%	1,002,721.38	1,004,872.27	1,016,052.92	1,066,157.83	1,072,137.93	1,070,898.04	1,051,176.16	1,050,484.21	1,043,523.58	1,052,350.70	1,075,656.09	1,066,592.57	1,086,364.53	
Locales	23,754.34	3.11%	764,495.63	764,041.76	767,984.08	794,112.83	796,524.53	789,013.64	777,556.33	781,069.24	775,868.77	783,298.29	786,291.97	785,729.77	788,249.97	
Extranjero	59,955.52	23.86%	251,288.77	254,435.28	262,211.65	286,688.06	290,816.56	297,812.72	290,005.92	286,141.46	284,743.25	281,749.03	302,066.53	294,039.20	311,244.29	
Menos Provisiones	66.71	0.51%	13,063.02	13,604.77	14,142.80	14,643.06	15,203.16	15,928.32	16,386.08	16,726.50	17,088.45	12,696.63	12,702.41	13,176.40	13,129.72	
Locales	1,731.98	34.74%	4,985.28	5,811.51	6,281.57	6,391.49	6,369.22	6,593.57	6,718.24	6,899.98	7,070.27	6,982.74	7,095.13	6,911.38	6,717.26	
Extranjero	(1,665.27)	(20.62%)	8,077.74	7,793.25	7,861.23	8,251.57	8,833.94	9,334.74	9,667.84	9,826.52	10,018.17	5,713.89	5,607.28	6,265.01	6,412.46	
INVERSIONES EN VALORES	(9,012.93)	(1.69%)	534,209.51	557,666.61	550,379.85	529,953.72	536,736.30	519,201.56	500,196.74	529,624.83	527,563.12	483,115.54	505,077.59	492,350.74	525,196.58	
Locales	1,312.76	0.59%	222,530.89	222,381.42	222,467.68	219,236.62	222,055.90	219,280.98	212,457.13	212,310.53	211,198.75	198,051.00	221,125.21	224,119.99	223,843.65	
Extranjero	(10,092.80)	(3.21%)	313,934.94	337,610.77	330,326.04	313,292.23	317,389.64	302,882.04	290,918.80	320,823.75	320,363.12	289,444.24	286,917.60	271,174.93	303,842.14	
Menos Provisiones	232.90	10.32%	2,256.32	2,325.58	2,413.87	2,575.13	2,709.23	2,961.47	3,179.18	3,509.45	3,998.76	4,379.70	2,965.22	2,944.18	2,489.21	
Locales	211.07	20.81%	1,014.09	1,013.18	996.39	994.53	1,000.29	1,100.26	1,150.12	1,211.74	1,192.98	1,207.97	1,196.24	1,216.95	1,225.16	
Extranjero	21.83	1.76%	1,242.23	1,312.40	1,417.48	1,580.60	1,708.94	1,861.20	2,029.06	2,297.71	2,805.77	3,171.73	1,768.98	1,727.23	1,264.06	
OTROS ACTIVOS	6,971.22	9.17%	76,019.08	76,019.40	78,144.87	78,498.69	80,535.54	86,453.95	83,978.23	84,133.38	88,370.14	84,274.93	84,132.39	88,076.98	82,990.30	
Locales	5,164.07	7.24%	71,350.91	72,067.64	72,887.81	73,162.97	73,213.64	76,906.53	75,608.14	76,362.62	77,833.08	77,252.70	76,328.67	78,344.89	76,514.99	
Extranjero	1,807.15	38.71%	4,668.16	3,951.77	5,257.05	5,335.71	7,321.90	9,547.43	8,370.09	7,770.76	10,537.06	7,022.23	7,803.72	9,732.10	6,475.31	
TOTAL DE ACTIVOS	115,127.42	6.57%	1,752,838.18	1,760,848.76	1,752,801.73	1,757,702.93	1,765,861.25	1,756,761.55	1,779,154.69	1,781,067.15	1,773,522.12	1,761,312.66	1,817,025.27	1,803,491.27	1,867,965.60	
DEPOSITOS	131,061.73	9.75%	1,344,190.96	1,373,152.18	1,361,928.98	1,345,488.13	1,361,006.68	1,351,423.51	1,382,509.12	1,384,961.21	1,389,000.70	1,392,704.17	1,424,742.72	1,416,239.27	1,475,252.70	
Locales	88,604.94	7.07%	1,253,820.25	1,279,563.67	1,267,784.71	1,249,541.92	1,265,553.85	1,253,558.86	1,278,876.14	1,277,528.69	1,278,445.79	1,276,411.92	1,293,965.40	1,288,301.43	1,342,425.19	

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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	70,883.88	5.73%	1,237,793.66	1,254,640.39	1,242,965.39	1,227,114.90	1,238,923.60	1,224,072.77	1,251,749.24	1,249,320.83	1,251,188.70	1,254,300.35	1,264,263.53	1,259,347.81	1,308,677.54	
A la Vista	52,173.33	61.76%	84,478.09	89,054.90	86,843.08	91,796.34	91,829.33	77,278.65	105,173.75	129,758.30	131,459.55	126,762.08	130,874.74	122,419.22	136,651.41	
A Plazo	40,568.09	4.20%	966,408.97	974,687.15	970,337.88	963,708.46	968,738.25	967,946.43	970,614.91	974,940.22	979,559.28	984,546.40	992,067.37	991,686.95	1,006,977.07	
De Ahorros	(21,857.54)	(11.69%)	186,906.60	190,898.35	185,784.42	171,610.11	178,356.02	178,847.69	175,960.58	144,622.31	140,169.87	142,991.87	141,321.43	145,241.64	165,049.06	
De Bancos	17,721.07	110.57%	16,026.59	24,923.28	24,819.33	22,427.02	26,630.25	29,486.08	27,126.90	28,207.85	27,257.09	22,111.57	29,701.87	28,953.61	33,747.65	
A la Vista	(395.46)	(7.88%)	5,015.47	6,923.28	6,803.66	4,404.77	5,594.48	8,425.00	4,041.60	6,111.83	6,140.62	2,975.26	4,598.04	3,837.65	4,620.01	
A Plazo	18,116.53	164.53%	11,011.11	18,000.00	18,015.67	18,022.25	21,035.77	21,061.08	23,085.30	22,096.02	21,116.48	19,136.31	25,103.83	25,115.97	29,127.64	
Extranjero	42,456.79	46.98%	90,370.72	93,588.51	94,144.26	95,946.21	95,452.83	97,864.66	103,632.98	107,432.52	110,554.91	116,292.25	130,777.32	127,937.84	132,827.51	
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	42,456.79	46.98%	90,370.72	93,588.51	94,144.26	95,946.21	95,452.83	97,864.66	103,632.98	107,432.52	110,554.91	116,292.25	130,777.32	127,937.84	132,827.51	
A la Vista	8,804.16	118.99%	7,399.37	8,446.98	7,184.70	6,830.49	6,354.63	6,288.74	7,393.77	8,849.57	8,162.96	10,368.94	17,878.61	15,593.42	16,203.54	
A Plazo	14,707.51	22.25%	66,105.25	65,703.49	67,361.86	70,396.22	69,262.41	69,263.32	71,178.22	70,225.35	71,204.06	75,249.62	82,032.03	81,634.41	80,812.76	
De Ahorros	18,945.12	112.33%	16,866.10	19,438.04	19,597.71	18,719.50	19,835.79	22,312.60	25,060.99	28,357.61	31,187.89	30,673.69	30,866.68	30,710.01	35,811.22	
De Bancos	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	
A la Vista	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	
A Plazo	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	
OBLIGACIONES	(33,343.76)	(18.74%)	177,885.41	153,263.48	154,601.25	170,097.96	166,836.31	161,249.76	146,888.52	144,550.14	130,113.81	116,859.25	143,718.52	135,178.27	144,541.65	
Locales	5,546.10	11.51%	48,179.71	34,140.84	34,140.84	18,444.38	14,119.46	12,687.46	15,687.46	16,687.46	20,857.46	37,832.47	52,825.81	52,825.81	53,725.81	
Extranjero	(38,889.86)	(29.98%)	129,705.70	119,122.65	120,460.41	151,653.57	152,716.85	148,562.30	131,201.06	127,862.68	109,256.35	79,026.79	90,892.70	82,352.46	90,815.84	
OTROS PASIVOS	3,877.12	13.38%	28,984.46	30,944.35	31,131.17	37,695.80	32,191.26	36,171.24	42,160.20	41,345.23	41,949.70	39,368.71	34,751.63	36,441.48	32,861.58	
Locales	3,407.60	12.49%	27,286.13	30,048.17	29,462.53	34,673.54	30,272.14	33,102.08	39,623.74	34,827.87	35,592.16	35,011.79	32,052.68	34,057.19	30,693.73	
Extranjero	469.51	27.65%	1,698.34	896.18	1,668.64	3,022.26	1,919.13	3,069.17	2,536.46	6,517.36	6,357.54	4,356.92	2,698.95	2,384.30	2,167.85	
PATRIMONIO	13,532.33	6.71%	201,777.34	203,488.75	205,140.33	204,421.04	205,826.99	207,917.04	207,596.85	210,210.58	212,457.91	212,380.53	213,812.40	215,632.24	215,309.67	
Capital	0.00	0.00%	123,000.00	123,000.00	123,000.00	123,000.00	123,000.00	123,000.00	123,000.00	123,000.00	123,000.00	123,000.00	123,000.00	123,000.00	123,000.00	
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	7,283.39	27.93%	26,079.52	25,717.85	26,939.57	26,776.76	27,254.76	26,679.78	27,721.36	28,059.32	30,048.35	29,820.44	31,230.77	31,812.39	33,362.91	
Provisiones Dinámicas	0.00	0.00%	16,349.53	16,349.53	16,349.53	16,349.53	16,349.53	16,349.53	16,349.53	16,349.53	16,349.53	16,349.53	16,349.53	16,349.53	16,349.53	
Otras Reservas	7,283.39	74.86%	9,729.99	9,368.31	10,590.04	10,427.23	10,905.23	10,330.25	11,371.83	11,709.79	13,698.82	13,470.91	14,881.23	15,462.85	17,013.38	

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Utilidad de Periodos Anteriores	1,301.06	3.70%	35,137.45	53,956.85	52,735.12	50,436.93	49,958.93	50,533.91	47,005.67	46,668.35	44,679.32	42,441.99	41,031.66	40,450.04	36,438.51
Utilidad de Periodo	1,733.17	9.39%	18,457.72	1,368.67	2,741.41	4,296.80	5,975.17	7,541.30	9,375.69	11,332.26	13,345.69	15,387.10	16,756.67	18,452.63	20,190.88
Ganancia o Perdida en Valores Disponibles para la Venta	3,214.71	(358.25%)	(897.35)	(554.61)	(275.77)	(89.46)	(361.87)	162.05	494.13	1,150.65	1,384.55	1,731.00	1,793.30	1,917.19	2,317.36
PASIVO Y PATRIMONIO	115,127.42	6.57%	1,752,838.18	1,760,848.76	1,752,801.73	1,757,702.93	1,765,861.25	1,756,761.55	1,779,154.69	1,781,067.15	1,773,522.12	1,761,312.66	1,817,025.27	1,803,491.27	1,867,965.60