

MERCANTIL BANK (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	25,284.49	83.55%	30,262.12	29,826.71	24,063.53	20,643.33	24,938.53	23,914.89	28,681.03	37,142.89	27,355.78	48,391.65	23,944.77	29,108.65	55,546.61
Depositos Locales en Bancos	1,122.80	26.21%	4,283.36	5,364.32	1,473.12	1,635.31	2,716.78	3,076.67	2,072.63	4,008.63	5,187.98	3,830.59	1,352.90	3,872.22	5,406.15
A la Vista	1,122.80	26.21%	4,283.36	5,364.32	1,473.12	1,635.31	2,716.78	3,076.67	2,072.63	4,008.63	5,187.98	3,830.59	1,352.90	3,872.22	5,406.15
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
Depositos Extranjeros en Bancos	23,650.78	92.45%	25,582.73	23,718.37	22,108.81	18,643.95	21,372.59	20,536.97	26,105.75	32,311.84	21,490.43	43,426.65	21,663.62	24,847.89	49,233.51
A la Vista	38,695.10	381.24%	10,149.71	23,285.35	21,720.12	18,255.26	20,983.89	20,148.28	25,717.06	31,923.15	21,101.74	43,276.65	21,274.92	24,459.20	48,844.81
A Plazo	(15,044.32)	(97.48%)	15,433.02	433.02	388.69	388.69	388.69	388.69	388.69	388.69	388.69	150.00	388.69	388.69	388.69
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
Otros	510.91	129.01%	396.04	744.02	481.60	364.07	849.16	301.25	502.64	822.42	677.36	1,134.41	928.26	388.54	906.95
CARTERA CREDITICIA	227.11	0.15%	151,734.04	152,939.52	155,244.33	159,027.39	162,175.45	165,239.58	173,546.09	169,869.61	169,425.39	171,608.63	174,521.70	169,524.89	151,961.15
Locales	8,980.90	5.88%	152,652.91	153,924.85	156,409.09	160,321.43	162,733.49	165,807.62	174,406.02	170,729.54	171,285.33	173,632.41	176,874.17	174,904.50	161,633.80
Extranjero	(2,982.08)	(94.01%)	3,172.00	3,172.00	3,172.00	3,172.00	4,008.00	3,998.00	3,874.00	3,874.00	2,874.00	2,874.00	2,874.00	242.00	189.92
Menos Provisiones	5,771.71	141.09%	4,090.87	4,157.33	4,336.76	4,466.04	4,566.04	4,566.04	4,733.93	4,733.93	4,733.94	4,897.78	5,226.47	5,621.60	9,862.58
Locales	5,771.71	141.09%	4,090.87	4,157.33	4,336.76	4,466.04	4,566.04	4,566.04	4,733.93	4,733.93	4,733.94	4,897.78	5,226.47	5,621.60	9,862.58
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
INVERSIONES EN VALORES	1,028.94	4.20%	24,488.51	24,577.14	24,281.89	24,268.73	19,694.14	20,096.75	18,130.40	17,285.12	25,094.23	17,891.41	29,024.88	26,277.24	25,517.45
Locales	5.13	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	5.13
Extranjero	1,023.80	4.18%	24,488.51	24,577.14	24,281.89	24,268.73	19,694.14	20,096.75	18,130.40	17,285.12	25,094.23	17,891.41	29,024.88	26,277.24	25,512.31
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
OTROS ACTIVOS	1,247.41	16.29%	7,659.41	7,973.25	8,126.35	7,801.99	7,695.28	7,753.64	7,401.45	8,678.53	7,839.16	10,106.50	8,364.60	8,506.06	8,906.82
Locales	1,434.23	19.92%	7,201.68	7,407.76	7,751.92	7,466.23	7,494.91	7,474.93	7,168.86	8,397.55	7,359.14	7,921.58	8,000.49	8,211.14	8,635.91
Extranjero	(186.82)	(40.81%)	457.73	565.49	374.44	335.76	200.36	278.71	232.59	280.97	480.02	2,184.92	364.11	294.92	270.91
TOTAL DE ACTIVOS	27,787.95	12.98%	214,144.08	215,316.62	211,716.11	211,741.44	214,503.39	217,004.87	227,758.96	232,976.14	229,714.56	247,998.19	235,855.96	233,416.84	241,932.03
DEPOSITOS	35,064.74	21.86%	160,391.94	164,218.37	161,196.35	161,126.81	163,022.76	164,496.43	178,479.16	181,058.12	180,006.84	181,533.42	178,603.60	181,711.56	195,456.68
Locales	32,954.46	64.78%	50,872.27	51,122.75	48,882.56	49,785.59	52,372.57	55,591.46	68,907.10	59,501.22	57,188.56	59,882.41	59,687.23	64,754.71	83,826.73

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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	17,308.09	34.39%	50,329.10	50,610.00	48,218.08	48,338.90	51,044.43	54,412.79	56,796.24	58,719.97	56,003.98	58,550.50	58,798.62	56,981.18	67,637.19
A la Vista	9,963.29	38.37%	25,966.81	25,931.42	23,356.93	23,385.50	24,325.24	27,111.59	28,689.17	31,757.72	27,442.01	30,161.33	32,329.63	26,590.40	35,930.11
A Plazo	4,343.00	20.50%	21,183.09	21,424.86	21,428.79	21,414.58	22,595.90	22,478.07	23,352.19	22,552.92	24,135.69	23,975.88	22,001.68	25,821.20	25,526.08
De Ahorros	3,001.80	94.42%	3,179.20	3,253.73	3,432.36	3,538.82	4,123.30	4,823.13	4,754.88	4,409.33	4,426.28	4,413.29	4,467.30	4,569.58	6,181.00
De Bancos	15,646.37	2,880.59%	543.17	512.75	664.48	1,446.69	1,328.14	1,178.67	12,110.86	781.25	1,184.58	1,331.91	888.61	7,773.52	16,189.54
A la Vista	6,926.15	1,275.15%	543.17	512.75	664.48	1,046.69	928.14	778.67	710.86	381.25	404.58	551.91	888.61	7,773.52	7,469.31
A Plazo	8,720.22	0.00%	0.00	0.00	0.00	400.00	400.00	400.00	11,400.00	400.00	780.00	780.00	0.00	0.00	8,720.22
Extranjero	2,110.28	1.93%	109,519.67	113,095.62	112,313.79	111,341.22	110,650.19	108,904.96	109,572.06	121,556.90	122,818.28	121,651.01	118,916.37	116,956.85	111,629.95
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	11,539.75	11.77%	98,044.67	101,622.00	100,827.49	99,854.94	99,147.44	97,402.24	109,052.04	110,036.91	110,695.13	110,504.39	109,570.56	107,611.28	109,584.42
A la Vista	3,305.29	9.01%	36,701.00	39,651.87	37,684.85	38,631.92	38,108.00	37,232.18	39,154.07	38,589.44	40,001.30	40,662.01	39,826.39	38,743.00	40,006.28
A Plazo	5,121.24	18.47%	27,730.49	27,672.54	27,656.55	27,329.16	26,384.24	26,197.03	35,123.83	36,457.72	35,706.82	34,366.52	34,333.70	32,991.31	32,851.73
De Ahorros	3,113.22	9.26%	33,613.18	34,297.59	35,486.09	33,893.86	34,655.21	33,973.03	34,774.14	34,989.74	34,987.01	35,475.86	35,410.48	35,876.98	36,726.40
De Bancos	(9,429.47)	(82.17%)	11,475.00	11,473.61	11,486.30	11,486.28	11,502.75	11,502.72	520.02	11,519.99	12,123.14	11,146.62	9,345.81	9,345.57	2,045.54
A la Vista	270.53	360.70%	75.00	73.61	86.30	86.28	11,102.75	102.72	120.02	119.99	123.14	146.62	345.81	345.57	345.54
A Plazo	(9,700.00)	(85.09%)	11,400.00	11,400.00	11,400.00	11,400.00	400.00	11,400.00	400.00	11,400.00	12,000.00	11,000.00	9,000.00	9,000.00	1,700.00
OBLIGACIONES	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,000.00	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	7,000.00	0.00	0.00
OTROS PASIVOS	(3,609.90)	(47.31%)	7,630.14	4,378.79	3,690.77	3,914.82	4,592.16	5,679.37	2,856.57	5,395.32	3,146.03	19,917.04	3,744.15	5,779.18	4,020.24
Locales	(3,790.31)	(52.15%)	7,268.73	4,014.26	3,257.40	3,483.09	4,157.57	5,260.57	2,454.18	4,960.96	2,623.29	3,621.00	3,193.26	5,215.62	3,478.42
Extranjero	180.40	49.92%	361.41	364.53	433.37	431.73	434.59	418.80	402.39	434.37	522.75	16,296.03	550.89	563.56	541.81
PATRIMONIO	(3,666.89)	(7.95%)	46,122.00	46,719.47	46,828.99	46,699.81	46,888.46	46,829.07	46,423.24	46,522.69	46,561.69	46,547.73	46,508.21	45,926.10	42,455.12
Capital	0.00	0.00%	15,100.00	15,100.00	15,100.00	15,100.00	15,100.00	15,100.00	15,100.00	15,100.00	15,100.00	15,100.00	15,100.00	15,100.00	15,100.00
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	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
Utilidad de Periodos Anteriores	8,738.80	39.37%	22,196.07	30,934.87	30,934.87	30,934.87	30,934.87	30,934.87	30,934.87	30,934.87	30,934.87	30,934.87	30,934.87	30,934.87	30,934.87
Utilidad de Periodo	(12,379.09)	(141.66%)	8,738.80	633.15	663.36	553.22	754.29	784.07	449.35	577.32	670.69	713.40	634.49	12.10	(3,640.29)

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(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	(26.59)	(30.52%)	87.13	51.45	130.76	111.73	99.31	10.13	(60.98)	(89.50)	(143.87)	(200.53)	(161.14)	(120.87)	60.54
Deuda Subordinada	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
PASIVO Y PATRIMONIO	27,787.95	12.98%	214,144.08	215,316.62	211,716.11	211,741.44	214,503.39	217,004.87	227,758.96	232,976.14	229,714.56	247,998.19	235,855.96	233,416.84	241,932.03