

BALANCE DE SITUACION
Banco La Hipotecaria, S. A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	(985.64)	(6.29%)	15,662.05	11,103.58	9,990.47	19,116.13	22,186.57	16,979.47	10,476.48	10,840.70	13,875.34	13,096.14	11,171.57	10,945.93	14,676.41
Depositos Locales en Bancos	3,250.55	30.67%	10,598.45	7,223.95	5,613.79	12,540.13	21,180.36	16,646.52	10,214.92	10,034.19	13,127.82	12,335.68	10,521.09	10,205.58	13,849.00
A la Vista	150.55	1.79%	8,398.45	3,223.78	3,513.79	7,340.13	8,680.10	6,144.93	5,014.95	7,084.19	6,027.81	9,835.68	8,121.09	8,705.58	8,549.00
A Plazo	3,100.00	140.91%	2,200.00	4,000.17	2,100.00	5,200.00	12,500.26	10,501.59	5,199.98	2,950.00	7,100.01	2,500.00	2,400.00	1,500.00	5,300.00
Depositos Extranjeros en Bancos	(4,323.30)	(90.32%)	4,786.41	3,599.59	4,054.99	6,300.53	783.40	62.05	82.80	506.69	494.10	487.16	476.76	467.15	463.11
A la Vista	276.70	148.44%	186.41	99.59	154.99	300.53	383.40	62.05	82.80	506.69	494.10	487.16	476.76	467.15	463.11
A Plazo	(4,600.00)	(100.00%)	4,600.00	3,500.00	3,900.00	6,000.00	400.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	87.11	31.43%	277.19	280.04	321.69	275.47	222.81	270.89	178.76	299.82	253.42	273.30	173.72	273.19	364.30
CARTERA CREDITICIA	51,205.06	39.56%	129,429.27	133,181.70	136,423.36	139,915.43	142,341.65	149,791.00	153,253.18	157,121.49	161,407.25	165,114.17	169,329.48	172,515.93	180,634.34
Locales	51,722.28	39.56%	130,736.64	134,526.97	137,801.37	141,328.71	143,779.44	151,304.04	154,801.20	158,708.57	163,037.63	166,781.99	171,039.88	174,258.51	182,458.93
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
Menos Provisiones	517.22	39.56%	1,307.37	1,345.27	1,378.01	1,413.29	1,437.79	1,513.04	1,548.01	1,587.09	1,630.38	1,667.82	1,710.40	1,742.59	1,824.59
Locales	517.22	39.56%	1,307.37	1,345.27	1,378.01	1,413.29	1,437.79	1,513.04	1,548.01	1,587.09	1,630.38	1,667.82	1,710.40	1,742.59	1,824.59
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	1,424.96	7.97%	17,885.78	18,443.85	18,497.28	17,834.03	17,737.97	18,069.68	18,874.81	18,669.46	19,034.54	19,028.36	19,277.23	19,311.64	19,310.74
Locales	1,424.96	7.97%	17,885.78	18,443.85	18,497.28	17,834.03	17,737.97	18,069.68	18,874.81	18,669.46	19,034.54	19,028.36	19,277.23	19,311.64	19,310.74
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
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	(1,086.06)	(13.83%)	7,851.85	8,281.55	7,468.10	5,985.50	5,799.46	5,861.77	6,831.36	7,045.00	7,548.47	6,989.30	7,398.80	7,973.58	6,765.79
Locales	(1,086.06)	(13.83%)	7,851.85	8,281.55	7,468.10	5,985.50	5,799.46	5,861.77	6,831.36	7,045.00	7,548.47	6,989.30	7,398.80	7,973.58	6,765.79
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
TOTAL DE ACTIVOS	50,558.32	29.60%	170,828.96	171,010.68	172,379.20	182,851.09	188,065.65	190,701.92	189,435.83	193,676.65	201,865.59	204,227.96	207,177.07	210,747.07	221,387.28
DEPOSITOS	19,256.75	25.67%	75,030.06	75,036.87	75,821.28	76,476.87	83,623.19	86,619.54	90,218.90	90,145.14	93,042.07	95,528.11	95,609.53	95,477.89	94,286.80
Locales	18,961.63	30.86%	61,449.50	61,431.03	61,140.01	61,939.77	68,354.91	71,993.30	75,602.16	75,858.12	78,720.49	81,201.91	80,752.75	80,828.97	80,411.12

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			2011	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	21,230.67	35.87%	59,180.45	59,160.51	58,868.02	59,661.20	67,362.12	70,708.32	74,313.90	74,566.69	77,425.77	79,903.89	79,451.53	80,236.74	80,411.12
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	20,956.79	35.44%	59,126.08	59,095.45	58,644.68	59,425.16	67,122.53	70,463.42	74,049.23	74,299.79	77,129.16	79,455.61	78,995.41	79,790.56	80,082.87
De Ahorros	273.89	503.82%	54.36	65.07	223.34	236.05	239.60	244.90	264.67	266.90	296.61	448.28	456.11	446.18	328.25
De Bancos	(2,269.05)	(100.00%)	2,269.05	2,270.52	2,271.99	2,278.56	992.79	1,284.98	1,288.26	1,291.43	1,294.72	1,298.02	1,301.22	592.23	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	(2,269.05)	(100.00%)	2,269.05	2,270.52	2,271.99	2,278.56	992.79	1,284.98	1,288.26	1,291.43	1,294.72	1,298.02	1,301.22	592.23	0.00
Extranjero	295.12	2.17%	13,580.56	13,605.83	14,681.27	14,537.10	15,268.28	14,626.24	14,616.75	14,287.02	14,321.58	14,326.20	14,856.77	14,648.91	13,875.68
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	(328.24)	(3.87%)	8,477.44	8,496.90	8,866.48	8,716.82	8,502.13	7,852.42	7,833.72	7,496.28	7,522.26	7,518.27	8,040.49	8,130.06	8,149.20
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	(50.87)	(0.63%)	8,072.60	8,089.76	8,206.93	8,333.22	8,450.85	7,789.09	7,761.80	7,417.69	7,433.14	7,420.40	7,934.14	8,004.33	8,021.72
De Ahorros	(277.37)	(68.51%)	404.84	407.14	659.55	383.61	51.28	63.33	71.92	78.59	89.12	97.86	106.34	125.73	127.47
De Bancos	623.36	12.22%	5,103.12	5,108.94	5,814.79	5,820.27	6,766.15	6,773.81	6,783.03	6,790.73	6,799.32	6,807.93	6,816.29	6,518.86	5,726.49
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	623.36	12.22%	5,103.12	5,108.94	5,814.79	5,820.27	6,766.15	6,773.81	6,783.03	6,790.73	6,799.32	6,807.93	6,816.29	6,518.86	5,726.49
OBLIGACIONES	27,513.33	40.12%	68,583.00	68,583.00	68,583.00	79,083.00	76,439.00	76,439.00	70,708.67	74,708.67	79,717.67	79,369.67	81,219.67	83,219.67	96,096.33
Locales	24,480.00	38.14%	64,183.00	64,183.00	64,183.00	70,183.00	67,539.00	67,539.00	62,542.00	66,542.00	71,551.00	71,203.00	73,053.00	75,053.00	88,663.00
Extranjero	3,033.33	68.94%	4,400.00	4,400.00	4,400.00	8,900.00	8,900.00	8,900.00	8,166.67	8,166.67	8,166.67	8,166.67	8,166.67	8,166.67	7,433.33
OTROS PASIVOS	1,996.62	50.33%	3,966.74	3,917.64	4,315.26	4,072.32	4,660.18	4,312.54	4,780.67	4,943.04	5,113.47	5,176.32	5,975.88	7,418.55	5,963.37
Locales	1,951.49	49.56%	3,937.56	3,874.49	4,267.58	4,006.50	4,567.67	4,198.21	4,706.85	4,842.86	4,993.93	5,114.93	5,887.19	7,313.05	5,889.05
Extranjero	45.13	154.64%	29.19	43.15	47.68	65.82	92.50	114.34	73.82	100.18	119.54	61.39	88.70	105.51	74.32
PATRIMONIO	1,791.61	7.71%	23,249.16	23,473.17	23,659.66	23,218.91	23,343.28	23,330.84	23,727.59	23,879.80	23,992.39	24,153.86	24,372.00	24,630.97	25,040.77
Capital	0.00	0.00%	18,750.00	18,750.00	18,750.00	18,750.00	18,750.00	18,750.00	18,750.00	18,750.00	18,750.00	18,750.00	18,750.00	18,750.00	18,750.00
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	1,654.55	85.64%	1,932.07	3,588.64	3,588.64	3,588.64	3,669.79	3,669.79	3,586.63	3,586.63	3,586.63	3,586.63	3,586.63	3,586.63	3,586.63
Utilidad de Periodo	230.83	13.93%	1,656.56	97.63	179.34	292.87	336.09	448.92	771.70	923.91	1,036.50	1,173.11	1,359.31	1,523.49	1,887.39

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	(93.77)	(10.30%)	910.52	1,036.90	1,141.69	587.40	587.40	462.13	619.26	619.26	619.26	644.13	676.06	770.85	816.76
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	50,558.32	29.60%	170,828.96	171,010.68	172,379.20	182,851.09	188,065.65	190,701.92	189,435.83	193,676.65	201,865.59	204,227.96	207,177.07	210,747.07	221,387.28