

BANCO LA HIPOTECARIA, S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	6,355.29	45.69%	13,910.83	17,603.86	18,916.45	13,447.76	14,520.50	18,738.59	15,983.43	20,434.65	19,611.79	23,741.93	13,843.38	33,978.21	20,266.12
Depositos Locales en Bancos	6,148.74	45.82%	13,417.87	17,136.14	18,392.01	12,212.70	13,365.13	18,040.39	14,916.52	19,094.82	18,393.86	22,548.47	11,905.60	31,763.49	19,566.61
A la Vista	7,648.74	70.06%	10,917.87	15,136.14	18,392.01	10,712.70	12,365.13	17,040.39	14,416.52	19,094.82	18,393.86	20,848.47	11,405.60	31,763.49	18,566.61
A Plazo	(1,500.00)	(60.00%)	2,500.00	2,000.00	0.00	1,500.00	1,000.00	1,000.00	500.00	0.00	0.00	1,700.00	500.00	0.00	1,000.00
Depositos Extranjeros en Bancos	13.84	15.11%	91.66	60.74	50.48	151.48	130.79	108.99	100.03	85.41	271.14	261.35	240.57	207.97	105.50
A la Vista	13.84	15.11%	91.66	60.74	50.48	151.48	130.79	108.99	100.03	85.41	271.14	261.35	240.57	207.97	105.50
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
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	192.71	48.02%	401.30	406.98	473.97	1,083.58	1,024.57	589.21	966.88	1,254.42	946.78	932.11	1,697.21	2,006.76	594.01
CARTERA CREDITICIA	56,660.08	18.50%	306,250.22	311,431.67	315,793.20	321,103.78	325,741.15	329,204.97	332,695.30	338,067.70	342,545.91	347,296.26	352,769.68	357,115.90	362,910.30
Locales	56,678.89	18.50%	306,294.55	311,497.98	315,852.29	321,158.64	325,806.01	329,268.33	332,757.99	338,115.78	342,596.68	347,348.65	352,831.97	357,182.47	362,973.45
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	18.81	42.43%	44.33	66.31	59.09	54.86	64.86	63.36	62.69	48.08	50.78	52.40	62.29	66.58	63.14
Locales	18.81	42.43%	44.33	66.31	59.09	54.86	64.86	63.36	62.69	48.08	50.78	52.40	62.29	66.58	63.14
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	20,734.52	34.61%	59,908.64	62,338.39	62,689.44	65,852.11	65,945.50	65,950.90	64,917.48	64,299.71	68,058.50	65,549.55	71,103.59	71,245.65	80,643.16
Locales	20,758.71	34.66%	59,884.46	62,315.58	62,666.63	65,818.49	65,909.86	65,915.26	64,882.63	64,299.71	68,058.50	65,549.55	71,103.59	71,245.65	80,643.16
Extranjero	(24.18)	(100.00%)	24.18	22.82	22.82	33.62	35.64	35.64	34.85	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	2,234.07	16.37%	13,648.94	13,928.56	15,215.86	15,578.36	16,957.83	16,361.36	14,375.34	15,384.71	16,219.94	16,528.93	21,399.63	18,574.93	15,883.01
Locales	2,234.07	16.37%	13,648.94	13,928.56	15,215.86	15,578.36	16,957.83	16,361.36	14,375.34	15,384.71	16,219.94	16,528.93	21,399.63	18,574.93	15,883.01
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	85,983.97	21.84%	393,718.63	405,302.48	412,614.96	415,982.01	423,164.98	430,255.83	427,971.55	438,186.76	446,436.13	453,116.68	459,116.28	480,914.69	479,702.60
DEPOSITOS	16,026.02	10.46%	153,152.35	155,203.03	156,496.64	159,955.68	159,890.80	163,811.30	159,342.66	162,618.29	169,590.63	173,522.54	173,290.64	168,563.46	169,178.37
Locales	14,812.13	10.74%	137,931.58	138,324.70	139,651.37	142,407.02	142,331.43	144,235.26	139,426.88	142,671.37	149,369.05	152,855.14	152,613.14	147,877.67	152,743.71

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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	14,812.13	10.74%	137,931.58	138,324.70	139,651.37	142,407.02	142,331.43	144,235.26	139,426.88	142,671.37	149,369.05	152,855.14	152,613.14	147,877.67	152,743.71
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	14,786.30	10.78%	137,103.05	137,476.44	138,975.39	141,554.55	141,503.97	143,401.93	138,595.30	141,845.72	148,539.12	152,063.73	151,824.17	147,088.19	151,889.35
De Ahorros	25.83	3.12%	828.54	848.26	675.98	852.47	827.46	833.32	831.58	825.65	829.93	791.41	788.97	789.48	854.36
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
Extranjero	1,213.89	7.98%	15,220.77	16,878.33	16,845.27	17,548.65	17,559.37	19,576.04	19,915.78	19,946.92	20,221.57	20,667.40	20,677.50	20,685.79	16,434.66
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	1,213.89	7.98%	15,220.77	16,878.33	16,845.27	17,548.65	17,559.37	19,576.04	19,915.78	19,946.92	20,221.57	20,667.40	20,677.50	20,685.79	16,434.66
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	951.73	6.28%	15,161.91	15,219.39	15,184.52	15,306.08	15,330.35	17,346.59	17,370.94	17,394.69	17,669.32	18,144.01	18,154.34	18,162.60	16,113.64
De Ahorros	262.15	445.33%	58.87	1,658.94	1,660.75	2,242.57	2,229.02	2,229.45	2,544.84	2,552.23	2,552.25	2,523.39	2,523.16	2,523.19	321.02
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	60,408.33	33.41%	180,829.67	189,415.67	193,023.67	195,654.33	201,697.33	203,629.33	207,926.67	214,412.67	214,968.67	216,370.33	218,990.67	247,890.67	241,238.00
Locales	18,325.00	11.30%	162,163.00	170,749.00	174,357.00	179,071.00	183,214.00	185,146.00	190,110.00	186,596.00	190,402.00	194,137.00	192,074.00	194,974.00	180,488.00
Extranjero	42,083.33	225.45%	18,666.67	18,666.67	18,666.67	16,583.33	18,483.33	18,483.33	17,816.67	27,816.67	24,566.67	22,233.33	26,916.67	52,916.67	60,750.00
OTROS PASIVOS	2,739.20	47.89%	5,719.92	6,721.49	8,746.46	6,049.45	6,958.57	7,901.78	6,619.59	6,898.22	7,469.35	8,087.03	11,585.83	8,988.64	8,459.12
Locales	2,746.57	49.16%	5,587.29	6,528.35	8,439.67	5,873.69	6,664.53	7,611.19	6,488.73	6,668.27	7,179.18	7,837.83	11,365.77	8,831.06	8,333.87
Extranjero	(7.37)	(5.56%)	132.62	193.14	306.80	175.76	294.04	290.59	130.85	229.94	290.17	249.20	220.06	157.59	125.25
PATRIMONIO	6,810.41	12.61%	54,016.69	53,962.29	54,348.18	54,322.56	54,618.27	54,913.42	54,082.64	54,257.59	54,407.49	55,136.77	55,249.14	55,471.93	60,827.10
Capital	5,000.00	13.77%	36,300.00	36,300.00	36,300.00	36,300.00	36,300.00	36,300.00	36,300.00	36,300.00	36,300.00	36,300.00	36,300.00	36,300.00	41,300.00
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	420.65	7.79%	5,400.79	5,396.00	5,396.00	5,716.10	5,711.51	5,711.51	5,694.28	5,686.04	5,686.04	5,673.72	5,667.11	5,786.21	5,821.44
Provisiones Dinámicas	373.11	10.50%	3,555.08	3,555.08	3,555.08	3,886.34	3,886.34	3,886.34	3,886.34	3,886.34	3,886.34	3,886.34	3,886.34	3,886.34	3,928.19
Otras Reservas	47.54	2.58%	1,845.71	1,840.92	1,840.92	1,829.76	1,825.17	1,825.17	1,807.94	1,799.70	1,799.70	1,787.38	1,780.76	1,899.86	1,893.25

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Utilidad de Periodos Anteriores	2,258.08	31.21%	7,234.51	10,087.26	10,087.26	9,660.15	9,660.15	9,660.15	9,660.15	9,660.15	9,660.15	9,660.15	9,660.15	9,660.15	9,534.44	9,492.59
Utilidad de Periodo	(557.18)	(19.53%)	2,852.75	104.74	325.21	612.37	700.12	954.48	1,334.90	1,538.94	1,617.25	2,009.95	2,069.09	2,069.09	2,133.78	2,295.57
Ganancia o Perdida en Valores Disponibles para la Venta	(311.14)	(13.96%)	2,228.64	2,074.29	2,239.71	2,033.94	2,246.49	2,287.28	1,093.31	1,072.46	1,144.05	1,492.96	1,552.80	1,552.80	1,717.50	1,917.50
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	0.00
PASIVO Y PATRIMONIO	85,983.97	21.84%	393,718.63	405,302.48	412,614.96	415,982.01	423,164.98	430,255.83	427,971.55	438,186.76	446,436.13	453,116.68	459,116.28	480,914.69	479,702.60	