

**BANCO LA HIPOTECARIA, S. A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2020 A DICIEMBRE 2021**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(3,981.23)	(9.39%)	42,411.62	43,046.51	24,001.28	31,919.97	26,788.79	36,865.22	37,897.53	35,433.44	32,269.30	33,704.91	68,143.77	50,522.30	38,430.40
Depositos Locales en Bancos	(4,271.31)	(10.19%)	41,917.41	41,646.63	22,608.61	31,047.48	25,351.01	35,797.49	36,197.00	33,950.82	30,518.25	31,922.08	66,409.80	49,297.38	37,646.10
A la Vista	(4,271.31)	(10.19%)	41,917.41	41,646.63	22,608.61	31,047.48	25,351.01	35,797.49	36,197.00	33,950.82	30,518.25	31,922.08	66,409.80	49,297.38	37,646.10
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	278.63	132.76%	209.88	303.27	314.14	314.72	444.22	458.01	491.25	572.08	598.22	580.51	548.08	524.56	488.51
A la Vista	278.63	132.76%	209.88	303.27	314.14	314.72	444.22	458.01	491.25	572.08	598.22	580.51	548.08	524.56	488.51
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	11.45	4.03%	284.34	1,096.61	1,078.53	557.76	993.56	609.73	1,209.28	910.54	1,152.84	1,202.32	1,185.89	700.36	295.79
<b>CARTERA CREDITICIA</b>	(77,072.83)	(14.56%)	529,275.21	530,692.40	533,465.91	535,733.13	537,805.29	540,100.82	542,313.38	544,971.96	547,853.16	551,531.07	443,299.85	446,994.43	452,202.38
Locales	(76,790.31)	(14.43%)	532,095.23	533,971.35	536,747.88	539,020.15	541,090.87	543,361.64	545,670.04	548,314.49	551,235.74	554,898.42	446,377.56	450,074.85	455,304.91
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	282.51	10.02%	2,820.02	3,278.95	3,281.96	3,287.02	3,285.58	3,260.82	3,356.66	3,342.54	3,382.58	3,367.35	3,077.71	3,080.42	3,102.53
Locales	282.51	10.02%	2,820.02	3,278.95	3,281.96	3,287.02	3,285.58	3,260.82	3,356.66	3,342.54	3,382.58	3,367.35	3,077.71	3,080.42	3,102.53
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
<b>INVERSIONES EN VALORES</b>	14,120.69	11.15%	126,671.57	125,699.34	124,841.83	123,914.95	123,984.65	125,432.43	125,590.12	126,296.07	125,263.85	126,305.84	138,619.98	140,205.08	140,792.26
Locales	15,674.11	25.34%	61,852.04	61,206.31	61,258.55	61,182.06	60,973.41	62,246.75	62,126.46	62,293.41	61,475.34	62,912.83	75,524.53	76,900.08	77,526.16
Extranjero	(1,553.00)	(2.40%)	64,819.93	64,493.43	63,583.68	62,733.98	63,012.33	63,186.78	63,464.33	64,003.33	63,789.18	63,394.28	63,096.73	63,306.28	63,266.93
Menos Provisiones	0.42	104.17%	0.40	0.40	0.40	1.10	1.10	1.10	0.68	0.68	0.68	1.28	1.28	1.28	0.83
Locales	0.42	104.17%	0.40	0.40	0.40	1.10	1.10	1.10	0.68	0.68	0.68	1.28	1.28	1.28	0.83
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
<b>OTROS ACTIVOS</b>	2,607.15	5.71%	45,664.67	49,880.28	51,457.85	49,632.56	53,127.60	61,915.73	51,445.65	59,515.62	62,830.28	52,862.83	53,374.09	54,127.30	48,271.82
Locales	2,607.15	5.72%	45,572.51	49,748.28	51,350.06	49,484.93	52,940.13	61,863.41	51,353.49	59,383.61	62,722.49	52,715.20	53,186.62	54,074.99	48,179.66
Extranjero	0.00	0.00%	92.16	132.00	107.79	147.63	187.47	52.32	92.16	132.00	107.79	147.63	187.47	52.32	92.16
<b>TOTAL DE ACTIVOS</b>	(64,326.21)	(8.65%)	744,023.08	749,318.53	733,766.87	741,200.60	741,706.34	764,314.21	757,246.69	766,217.09	768,216.59	764,404.64	703,437.69	691,849.13	679,696.86
<b>DEPOSITOS</b>	51,355.75	18.03%	284,794.62	293,690.30	294,756.35	299,959.73	297,830.45	304,750.73	305,723.15	313,696.56	322,275.47	327,761.94	331,399.36	336,817.64	336,150.36
Locales	45,529.15	17.24%	264,077.73	271,949.14	272,867.01	278,409.89	276,678.46	283,343.09	282,487.25	290,430.62	296,802.82	302,513.58	305,861.81	310,508.88	309,606.88

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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	40,529.15	15.35%	264,077.73	271,949.14	272,867.01	278,409.89	269,678.46	276,343.09	275,487.25	283,430.62	289,802.82	295,513.58	298,861.81	303,508.88	304,606.88
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	39,713.81	15.13%	262,409.94	270,245.63	271,160.73	275,973.52	267,238.21	274,018.54	273,113.79	281,065.72	287,365.03	293,092.25	296,478.86	301,064.32	302,123.74
De Ahorros	815.34	48.89%	1,667.80	1,703.50	1,706.28	2,436.37	2,440.24	2,324.55	2,373.47	2,364.90	2,437.79	2,421.33	2,382.96	2,444.55	2,483.14
De Bancos	5,000.00	0.00%	0.00	0.00	0.00	0.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	5,000.00
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	5,000.00	0.00%	0.00	0.00	0.00	0.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	5,000.00
Extranjero	5,826.60	28.12%	20,716.88	21,741.16	21,889.34	21,549.85	21,152.00	21,407.64	23,235.90	23,265.94	25,472.66	25,248.36	25,537.55	26,308.76	26,543.48
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	5,826.60	28.12%	20,716.88	21,741.16	21,889.34	21,549.85	21,152.00	21,407.64	23,235.90	23,265.94	25,472.66	25,248.36	25,537.55	26,308.76	26,543.48
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	6,209.93	31.72%	19,576.80	20,627.91	20,879.05	20,985.42	20,642.65	20,861.40	22,266.36	22,387.84	24,546.29	24,725.21	25,003.60	25,766.44	25,786.74
De Ahorros	(383.34)	(33.62%)	1,140.08	1,113.26	1,010.29	564.42	509.35	546.25	969.54	878.11	926.37	523.15	533.95	542.33	756.74
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
<b>OBLIGACIONES</b>	<b>(122,088.94)</b>	<b>(31.78%)</b>	<b>384,142.37</b>	<b>380,202.37</b>	<b>362,860.94</b>	<b>367,354.23</b>	<b>369,772.23</b>	<b>384,481.80</b>	<b>375,455.76</b>	<b>375,755.76</b>	<b>369,234.33</b>	<b>360,651.29</b>	<b>293,035.29</b>	<b>275,516.86</b>	<b>262,053.43</b>
Locales	(147,947.00)	(50.04%)	295,679.00	286,739.00	269,969.00	367,354.23	278,753.00	269,034.00	260,964.00	312,871.14	245,314.00	232,687.00	177,571.00	160,624.00	147,732.00
Extranjero	25,858.06	29.23%	88,463.37	93,463.37	92,891.94	0.00	91,019.23	115,447.80	114,491.76	62,884.62	123,920.33	127,964.29	115,464.29	114,892.86	114,321.43
<b>OTROS PASIVOS</b>	<b>1,164.27</b>	<b>11.77%</b>	<b>9,895.81</b>	<b>10,974.12</b>	<b>12,391.60</b>	<b>10,551.81</b>	<b>10,321.68</b>	<b>11,049.34</b>	<b>11,603.36</b>	<b>11,252.42</b>	<b>11,838.92</b>	<b>11,116.03</b>	<b>11,878.48</b>	<b>12,148.01</b>	<b>11,060.08</b>
Locales	874.65	9.71%	9,010.53	10,053.42	11,508.28	9,488.64	9,599.72	10,077.62	11,463.91	10,873.82	10,672.54	9,604.04	10,629.94	11,187.21	9,885.18
Extranjero	289.62	32.71%	885.28	920.70	883.32	1,063.17	721.96	971.72	139.45	378.60	1,166.39	1,511.99	1,248.54	960.79	1,174.90
<b>PATRIMONIO</b>	<b>5,242.71</b>	<b>8.04%</b>	<b>65,190.28</b>	<b>64,451.74</b>	<b>63,757.97</b>	<b>63,334.83</b>	<b>63,781.97</b>	<b>64,032.33</b>	<b>64,464.42</b>	<b>65,512.35</b>	<b>64,867.87</b>	<b>64,875.38</b>	<b>67,124.56</b>	<b>67,366.62</b>	<b>70,433.00</b>
Capital	0.00	0.00%	39,298.33	39,298.33	39,298.33	39,298.33	39,298.33	39,298.33	39,298.33	39,298.33	39,298.33	39,298.33	39,298.33	39,298.33	39,298.33
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	(895.21)	(10.59%)	8,451.37	8,288.21	8,392.61	6,138.96	6,037.24	5,977.42	5,728.35	5,984.07	6,254.68	6,673.09	7,189.01	6,087.85	7,556.16
Provisiones Dinámicas	(96.98)	(3.71%)	2,614.14	2,614.14	2,614.14	2,614.14	2,614.14	2,614.14	2,517.15	2,517.15	2,517.15	2,517.15	2,517.15	2,517.15	2,517.15
Otras Reservas	(798.22)	(13.67%)	5,837.23	5,674.07	5,778.48	3,524.82	3,423.10	3,363.28	3,211.19	3,466.92	3,737.53	4,155.94	4,671.86	3,570.70	5,039.01

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	2,453.46	17.45%	14,056.08	15,887.43	15,776.42	17,981.41	18,116.52	18,189.73	18,304.53	18,068.81	17,828.30	17,471.80	16,969.26	18,083.81	16,509.54
Utilidad de Periodo	5,843.66	353.13%	1,654.80	(397.02)	(251.99)	203.42	493.99	701.07	868.38	1,230.40	1,303.96	1,709.10	4,384.72	4,438.13	7,498.47
Ganancia o Perdida en Valores Disponibles para la Venta	(2,159.20)	(124.83%)	1,729.70	1,374.80	542.60	(287.30)	(164.11)	(134.21)	264.83	930.74	182.61	(276.93)	(716.76)	(541.50)	(429.50)
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
<b>PASIVO Y PATRIMONIO</b>	<b>(64,326.21)</b>	<b>(8.65%)</b>	<b>744,023.08</b>	<b>749,318.53</b>	<b>733,766.87</b>	<b>741,200.60</b>	<b>741,706.34</b>	<b>764,314.21</b>	<b>757,246.69</b>	<b>766,217.09</b>	<b>768,216.59</b>	<b>764,404.64</b>	<b>703,437.69</b>	<b>691,849.13</b>	<b>679,696.86</b>