

**BANCO LA HIPOTECARIA, 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
<b>ACTIVOS LIQUIDOS</b>	8,137.10	21.09%	38,587.31	32,863.19	26,688.95	55,474.71	69,671.69	56,919.49	66,194.43	42,800.81	35,826.51	38,409.09	39,509.47	46,489.34	46,724.41
Depositos Locales en Bancos	8,728.03	23.24%	37,549.58	32,081.33	24,285.83	55,092.78	68,665.31	55,646.59	64,765.14	41,577.37	34,452.32	37,028.82	38,289.28	45,032.13	46,277.62
A la Vista	(759.43)	(2.17%)	35,037.05	29,581.33	24,285.83	45,092.78	42,465.31	36,446.59	39,765.14	28,077.37	27,452.32	32,028.82	36,289.28	45,032.13	34,277.62
A Plazo	9,487.47	377.61%	2,512.53	2,500.00	0.00	10,000.00	26,200.00	19,200.00	25,000.00	13,500.00	7,000.00	5,000.00	2,000.00	0.00	12,000.00
Depositos Extranjeros en Bancos	156.41	1,694.02%	9.23	24.66	4.47	41.11	33.98	135.47	131.87	131.19	84.58	160.92	135.04	308.90	165.64
A la Vista	156.41	1,694.02%	9.23	24.66	4.47	41.11	33.98	135.47	131.87	131.19	84.58	160.92	135.04	308.90	165.64
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	(747.34)	(72.66%)	1,028.49	757.20	2,398.66	340.83	972.39	1,137.43	1,297.42	1,092.24	1,289.61	1,219.34	1,085.15	1,148.31	281.15
<b>CARTERA CREDITICIA</b>	22,912.12	3.87%	591,939.16	594,304.26	596,101.62	597,663.26	598,382.36	599,180.58	600,646.12	601,409.83	603,056.27	604,847.27	608,024.14	611,183.49	614,851.28
Locales	22,471.68	3.78%	594,680.11	597,206.59	598,927.49	600,434.33	600,959.01	601,672.26	603,105.28	603,801.66	605,473.26	607,228.12	610,372.19	613,571.74	617,151.79
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
Menos Provisiones	(440.44)	(16.07%)	2,740.95	2,902.34	2,825.88	2,771.08	2,576.65	2,491.68	2,459.16	2,391.84	2,416.99	2,380.85	2,348.05	2,388.25	2,300.52
Locales	(440.44)	(16.07%)	2,740.95	2,902.34	2,825.88	2,771.08	2,576.65	2,491.68	2,459.16	2,391.84	2,416.99	2,380.85	2,348.05	2,388.25	2,300.52
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>	(5,641.84)	(3.75%)	150,336.06	149,419.35	149,054.91	149,506.34	151,969.77	152,431.26	143,069.45	144,276.42	144,405.23	144,931.38	144,436.22	144,901.94	144,694.22
Locales	(5,487.42)	(6.03%)	90,943.98	90,011.96	90,177.44	90,452.20	93,662.73	93,673.40	84,235.83	84,697.66	84,526.29	84,771.85	85,083.52	85,353.54	85,456.56
Extranjero	(154.01)	(0.26%)	59,393.80	59,409.10	58,879.20	59,056.36	58,309.27	58,760.09	58,835.27	59,580.41	59,880.59	60,161.35	59,354.52	59,550.22	59,239.80
Menos Provisiones	0.42	24.54%	1.72	1.72	1.72	2.23	2.23	2.23	1.65	1.65	1.65	1.82	1.82	1.82	2.14
Locales	0.42	24.54%	1.72	1.72	1.72	2.23	2.23	2.23	1.65	1.65	1.65	1.82	1.82	1.82	2.14
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
<b>OTROS ACTIVOS</b>	(4,168.89)	(8.06%)	51,723.44	51,718.81	53,110.31	54,997.45	37,158.57	46,702.28	39,372.61	46,367.03	42,763.79	52,105.36	50,214.66	51,696.17	47,554.55
Locales	(4,168.24)	(8.07%)	51,629.06	51,583.67	52,998.47	54,844.85	36,965.21	46,648.38	39,277.95	46,231.61	42,651.67	51,958.10	50,026.63	51,642.38	47,460.83
Extranjero	(0.65)	(0.69%)	94.38	135.14	111.84	152.60	193.36	53.90	94.66	135.42	112.12	147.27	188.03	53.79	93.73
<b>TOTAL DE ACTIVOS</b>	21,238.49	2.55%	832,585.97	828,305.60	824,955.79	857,641.76	857,182.38	855,233.61	849,282.61	834,854.09	826,051.80	840,293.10	842,184.49	854,270.94	853,824.46
<b>DEPOSITOS</b>	15,373.69	3.78%	406,933.87	404,069.55	404,552.41	421,439.06	430,666.42	433,881.72	441,822.04	436,705.41	431,522.41	420,804.84	420,888.24	423,350.96	422,307.56
Locales	13,624.83	3.64%	374,231.75	371,695.14	372,170.14	389,381.03	398,299.52	402,612.52	411,568.96	406,374.15	401,277.48	389,350.27	386,675.55	388,449.90	387,856.57

**BANCO LA HIPOTECARIA, 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
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	11,124.83	3.03%	367,731.75	365,195.14	365,670.14	382,881.03	390,299.52	394,112.52	403,068.96	397,874.15	392,777.48	380,850.27	378,175.55	379,449.90	378,856.57
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	10,688.14	2.93%	365,145.39	362,596.90	363,057.12	380,276.79	387,665.18	391,438.50	399,995.88	394,733.94	389,791.49	377,909.54	375,236.01	376,459.38	375,833.53
De Ahorros	436.68	16.88%	2,586.36	2,598.23	2,613.03	2,604.24	2,634.34	2,674.01	3,073.08	3,140.21	2,985.99	2,940.73	2,939.54	2,990.52	3,023.04
De Bancos	2,500.00	38.46%	6,500.00	6,500.00	6,500.00	6,500.00	8,000.00	8,500.00	8,500.00	8,500.00	8,500.00	8,500.00	8,500.00	9,000.00	9,000.00
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	2,500.00	38.46%	6,500.00	6,500.00	6,500.00	6,500.00	8,000.00	8,500.00	8,500.00	8,500.00	8,500.00	8,500.00	8,500.00	9,000.00	9,000.00
Extranjero	1,748.86	5.35%	32,702.12	32,374.42	32,382.27	32,058.03	32,366.90	31,269.20	30,253.08	30,331.26	30,244.93	31,454.57	34,212.69	34,901.06	34,450.99
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	1,748.86	5.35%	32,702.12	32,374.42	32,382.27	32,058.03	32,366.90	31,269.20	30,253.08	30,331.26	30,244.93	31,454.57	34,212.69	34,901.06	34,450.99
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	4,866.99	17.12%	28,424.33	28,254.72	28,344.94	29,011.43	29,369.29	29,387.06	28,688.91	28,867.21	28,517.77	30,483.74	33,010.28	33,648.54	33,291.32
De Ahorros	(3,118.13)	(72.89%)	4,277.79	4,119.70	4,037.33	3,046.60	2,997.60	1,882.14	1,564.17	1,464.05	1,727.16	970.83	1,202.41	1,252.52	1,159.66
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>4,076.89</b>	<b>1.23%</b>	<b>331,767.00</b>	<b>332,558.00</b>	<b>325,665.00</b>	<b>338,172.00</b>	<b>333,634.00</b>	<b>328,493.00</b>	<b>313,307.44</b>	<b>304,254.44</b>	<b>299,406.44</b>	<b>323,651.44</b>	<b>325,261.44</b>	<b>333,818.44</b>	<b>335,843.89</b>
Locales	(5,812.00)	(2.38%)	244,017.00	246,058.00	239,165.00	251,672.00	247,134.00	248,243.00	233,613.00	238,310.00	228,212.00	252,457.00	242,067.00	250,624.00	238,205.00
Extranjero	9,888.89	11.27%	87,750.00	86,500.00	86,500.00	86,500.00	86,500.00	80,250.00	79,694.44	65,944.44	71,194.44	71,194.44	83,194.44	83,194.44	97,638.89
<b>OTROS PASIVOS</b>	<b>(1,329.36)</b>	<b>(7.95%)</b>	<b>16,715.32</b>	<b>15,737.26</b>	<b>19,062.16</b>	<b>21,888.47</b>	<b>17,185.13</b>	<b>16,329.87</b>	<b>16,007.02</b>	<b>14,452.73</b>	<b>15,289.66</b>	<b>15,170.80</b>	<b>15,688.14</b>	<b>16,024.53</b>	<b>15,385.96</b>
Locales	(1,508.52)	(9.69%)	15,559.79	14,579.96	17,607.57	19,999.50	14,865.86	14,162.26	14,800.81	13,509.19	14,044.96	13,492.78	13,517.15	13,848.09	14,051.27
Extranjero	179.16	15.50%	1,155.53	1,157.31	1,454.58	1,888.97	2,319.27	2,167.61	1,206.21	943.54	1,244.70	1,678.02	2,170.99	2,176.44	1,334.68
<b>PATRIMONIO</b>	<b>3,117.27</b>	<b>4.04%</b>	<b>77,169.78</b>	<b>75,940.79</b>	<b>75,676.21</b>	<b>76,142.23</b>	<b>75,696.83</b>	<b>76,529.02</b>	<b>78,146.11</b>	<b>79,441.51</b>	<b>79,833.29</b>	<b>80,666.01</b>	<b>80,346.67</b>	<b>81,077.00</b>	<b>80,287.05</b>
Capital	0.00	0.00%	40,093.85	40,093.85	40,093.85	40,093.85	40,093.85	40,093.85	40,093.85	40,093.85	40,093.85	40,093.85	40,093.85	40,093.85	40,093.85
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	1,425.35	16.10%	8,853.68	9,000.07	9,016.57	9,002.29	8,898.58	8,840.75	9,623.58	9,718.35	9,727.32	9,953.05	10,010.84	10,031.42	10,279.04
Provisiones Dinámicas	894.17	18.09%	4,941.70	4,941.70	4,941.70	4,941.70	4,941.70	4,941.70	5,278.19	5,278.19	5,278.19	5,278.19	5,278.19	5,278.19	5,835.88
Otras Reservas	531.18	13.58%	3,911.98	4,058.37	4,074.87	4,060.59	3,956.88	3,899.05	4,345.39	4,440.16	4,449.13	4,674.86	4,732.65	4,753.23	4,443.16

**BANCO LA HIPOTECARIA, 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
Utilidad de Periodos Anteriores	654.02	2.39%	27,369.84	29,294.43	29,294.43	29,316.28	29,439.99	29,511.11	28,616.92	28,545.88	28,547.42	28,338.73	28,310.12	28,305.75	28,023.86
Utilidad de Periodo	545.39	20.61%	2,646.01	41.09	192.61	291.60	549.93	932.29	2,690.56	2,829.74	2,954.16	3,247.86	3,421.32	3,625.67	3,191.40
Ganancia o Perdida en Valores Disponibles para la Venta	492.51	(27.46%)	(1,793.61)	(2,488.65)	(2,921.25)	(2,561.79)	(3,285.52)	(2,848.97)	(2,878.80)	(1,746.30)	(1,489.46)	(967.48)	(1,489.46)	(979.70)	(1,301.10)
<b>PASIVO Y PATRIMONIO</b>	<b>21,238.49</b>	<b>2.55%</b>	<b>832,585.97</b>	<b>828,305.60</b>	<b>824,955.79</b>	<b>857,641.76</b>	<b>857,182.38</b>	<b>855,233.61</b>	<b>849,282.61</b>	<b>834,854.09</b>	<b>826,051.80</b>	<b>840,293.10</b>	<b>842,184.49</b>	<b>854,270.94</b>	<b>853,824.46</b>