LIQUIDEZ EN RIESGO

FECHA : 28/02/2017

_____ANEXO_LIQUIDEZ_EN_RIESGO_____	Banda 1 De 1 a 7 días		Banda 2 De 8 a 15 días		Banda 3 De 16 a 30 días		Banda 4 De 31 a 60 días	
	_____M/N_____	_____M/E_____	_____M/N_____	_____M/E_____	_____M/N_____	_____M/E_____	_____M/N_____	_____M/E_____
ACTIVOS NETOS								
Caja	50,731,584.17	6,670,446.68	0	0	0	0	0	0
Banco Central	88,439,810.31	254,198,288.16	0	0	0	0	0	0
Bancos del País	516,801.07	0	0	0	0	0	0	0
Bancos del Exterior	0	22,269,649.06	0	0	0	0	0	0
Cheques a Compensar	10,073,409.87	278,470.89	0	0	0	0	0	0
Giros sobre el Exterior	0	0	0	0	0	0	0	0
Inversiones en Títulos Valores para Negociación	0	0	0	0	0	0	0	0
Inversiones en Títulos Valores para la Venta	325,381,600.00	0	0	0	0	0	0	0
Inversiones en Títulos Valores para su Vencimiento	0	0	0	0	156,778.92	0	167,127.39	0
Operaciones de Reporto	300,000,000.00	0	0	0	0	0	0	0
Certificados de Participación	0	0	0	0	0	0	0	0
Intereses Pagados en Compra de Valores	0	0	0	0	0	0	0	0
Cartera de Créditos – Vigentes	11,832,599.77	92,059.18	2,308,314.43	139,525.18	11,721,687.97	584,313.92	15,697,144.18	728,197.88
Cuotas en mora	0	0	0	0	0	0	0	0
Cartera de Créditos - Vencida	0	0	0	0	0	0	0	0
Cuentas por Cobrar	1,745,653.51	0	3,249,408.65	0	6,281,719.97	0	0	0
Activos Extraordinarios	0	0	0	0	0	0	0	0
Bienes para Arrendamiento Financiero	0	0	0	0	0	0	0	0
Inversiones Permanentes	0	0	0	0	0	0	0	0
Fondos de Amortización	0	0	0	0	0	0	0	0
Promoción de Empresas	0	0	0	0	0	0	0	0
Fondos Especiales	0	0	0	0	0	0	0	0
Activos con gravámenes, pignoraciones o limitaciones	0	0	0	0	0	0	0	0
Sucursales, Casa Matriz y Departamentos Adscritos	0	0	0	0	0	0	0	0
Inmuebles y Muebles	0	0	0	0	0	0	0	0
Cargos Diferidos	0	0	0	0	0	0	0	0
Productos Financieros por Cobrar	1,907,370.45	3.61	155,437.96	157.02	1,024,602.74	0	448,349.53	1,099.17
TOTAL ACTIVO (A)	790,628,829.16	283,508,917.58	5,713,161.04	139,682.20	19,184,789.60	584,313.92	16,312,621.10	729,297.05
PASIVO								
Depósitos sin fecha cierta de vencimiento y Obligaciones Financieras con garantía de recompra	237,170,077.50	7,437,814.11	110,011,366.40	3,450,030.89	143,807,262.67	4,509,893.06	0	0
Depósitos a Plazo	20,951,593.51	1,164,290.12	105,085,643.05	1,406,732.77	34,693,449.69	803,087.62	128,162,733.50	10,271,966.68
Créditos Obtenidos	0	0	0	0	0	0	0	0
Obligaciones Financieras sin garantía de recompra	0	0	0	0	0	0	0	0
Cuentas por Pagar	21,086,650.44	262,114.98	0	0	3,110,653.49	126,267.70	0	0
Provisiones	0	0	0	0	0	0	0	0
Sucursales, Casa Matriz y Departamentos Adscritos	0	0	0	0	0	0	0	0
Otras Obligaciones	0	0	0	0	0	0	0	0
Créditos Diferidos	0	0	0	0	0	0	0	0
Gastos Financieros por Pagar	955,741.35	6,009.15	1,821,633.26	2,234.11	483,526.13	2,974.59	1,730,429.96	99,839.02
TOTAL PASIVO (B)	280,164,062.80	8,870,228.36	216,918,642.71	4,858,997.77	182,094,891.98	5,442,222.97	129,893,163.46	10,371,805.70
OTRAS CUENTAS ACREEDORAS (C)	0	0	0	0	0	0	0	0
CAPITAL CONTABLE (D)	0	0	0	0	0	0	0	0
CONTINGENCIAS Y COMPROMISOS								
Garantías Otorgadas	0	0	0	0	0	0	0	0
Avales	0	0	0	0	0	0	0	0
Fianzas	0	0	0	0	0	0	0	0
Cartas de Crédito Stand By	0	0	0	0	0	0	0	0
Ajustes y Demandas en Contra	0	0	0	0	0	0	0	0
Cartas de Crédito de Exportación Confirmadas	0	0	0	0	0	0	0	0
Cartas de Crédito de Importación Confirmadas	0	0	0	0	0	0	0	0
Créditos Formalizados Pendientes de Utilizar	1,189,078.31	0	1,189,078.31	0	2,378,156.67	0	4,756,313.32	0
Otras	0	0	0	0	0	0	0	0
Operaciones de Reporto, como reportado	0	0	0	0	0	0	0	0
TOTAL CONTINGENCIAS Y COMPROMISOS (E)	1,189,078.31	0	1,189,078.31	0	2,378,156.67	0	4,756,313.32	0
Total Pasivo, Otras Cuentas Acreedoras, Capital Contable y Contingencias y Compromisos (F = B + C + D + E)	281,353,141.11	8,870,228.36	218,107,721.02	4,858,997.77	184,473,048.65	5,442,222.97	134,649,476.78	10,371,805.70
Brecha de Liquidez (BL = A – F)	509,275,688.05	274,638,689.21	-212,394,559.98	-4,719,315.57	-165,288,259.05	-4,857,909.05	-118,336,855.68	-9,642,508.65
Brecha de Liquidez Acumulada (BLA)	509,275,688.05	274,638,689.21	296,881,128.07	269,919,373.65	131,592,869.02	265,061,464.59	13,256,013.35	255,418,955.95
Activos Líquidos (AL) *	0	0	0	0	0	0	0	0
Liquidez en Riesgo (LeR = AL – |BLA|)	0	0	0	0	0	0	0	0

Banda 5 De 61 a 90 días		Banda 6 De 91 a 180 días		Banda 7 De 181 a 365 días		Banda 8 Más de 365 días		TOTAL	
M/N	M/E	M/N	M/E	M/N	M/E	M/N	M/E	M/N	M/E
0	0	0	0	0	0	0	0	50,731,584.17	6,670,446.68
0	0	0	0	0	0	0	0	88,439,810.31	254,198,288.16
0	0	0	0	0	0	0	0	516,801.07	0
0	0	0	0	0	0	0	0	0	22,269,649.06
0	0	0	0	0	0	0	0	10,073,409.87	278,470.89
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	307,790,557.50	0	633,172,157.50	0
109,288,517.39	0	512,727.14	0	98,412,675.06	0	33,768,597.40	0	242,306,423.30	0
0	0	0	0	0	0	0	0	300,000,000.00	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
8,163,868.13	43,113.92	39,784,126.10	1,733,724.47	79,409,880.75	6,548,479.99	584,906,386.51	31,615,516.75	753,824,007.84	41,484,931.29
267,542,096.01	193,094.98	0	0	0	0	0	0	267,542,096.01	193,094.98
0	0	0	0	0	0	228,031,292.09	52,513.89	228,031,292.09	52,513.89
4,736.47	0	0	0	0	0	90,983,134.57	358,132.69	102,264,653.17	358,132.69
0	0	0	0	0	0	71,688,227.13	0	71,688,227.13	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	16,687,951.17	289,874.66	16,687,951.17	289,874.66
0	0	0	0	0	0	1,209,442.50	0	1,209,442.50	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	1,615,821.65	0	1,615,821.65	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	312,887,980.44	0	312,887,980.44	0
0	0	0	0	0	0	22,298,561.78	2,307,334.58	22,298,561.78	2,307,334.58
2,723,870.86	1,253.68	2,576,511.28	0	248,961.50	0	6,951,521.96	0	16,036,626.28	2,513.48
387,723,088.86	237,462.58	42,873,364.52	1,733,724.47	178,071,517.31	6,548,479.99	1,678,819,474.70	34,623,372.57	3,119,326,846.29	328,105,250.36
0	0	0	0	0	0	694,064,405.21	10,421,081.86	1,185,053,111.78	25,818,819.92
65,978,952.82	2,417,620.25	212,765,726.61	7,787,388.74	581,242,288.35	22,558,630.27	50,000.00	0	1,148,930,387.53	46,409,716.45
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
950,860.91	0	33,751,499.79	241,002,616.76	0	0	486,012,854.24	1,126,003.93	544,912,518.87	242,517,003.37
0	0	5,287,424.09	0	1,785,245.69	0	32,675,010.55	0	39,747,680.33	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	10,489,049.60	3,126,335.87	10,489,049.60	3,126,335.87
871,039.38	390,572.46	5,658,569.81	194,778.10	5,719,633.54	362,034.56	416.19	0	17,240,989.62	1,058,441.99
67,800,853.11	2,808,192.71	257,463,220.30	248,984,783.60	588,747,167.58	22,920,664.83	1,223,291,735.79	14,673,421.66	2,946,373,737.73	318,930,317.60
0	0	0	0	0	0	43,594,256.29	2,512.67	43,594,256.29	2,512.67
0	0	0	0	0	0	138,531,272.35	0	138,531,272.35	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
4,756,313.32	0	14,268,939.92	0	6,019,021.71	1,814,332.92	0	0	34,556,901.56	1,814,332.92
3,676,364.37	0	0	0	0	0	28,878,020.47	0	32,554,384.84	0
0	0	0	0	0	0	0	0	0	0
8,432,677.69	0	14,268,939.92	0	6,019,021.71	1,814,332.92	28,878,020.47	0	67,111,286.40	1,814,332.92
76,233,530.80	2,808,192.71	271,732,160.22	248,984,783.60	594,766,189.29	24,734,997.75	1,434,295,284.90	14,675,934.33	3,195,610,552.77	320,747,163.19
311,489,558.06	-2,570,730.13	-228,858,795.70	-247,251,059.13	-416,694,671.98	-18,186,517.76	244,524,189.80	19,947,438.24	-76,283,706.48	7,358,087.16
324,745,571.41	252,848,225.81	95,886,775.71	5,597,166.68	-320,807,896.27	-12,589,351.08	-76,283,706.48	7,358,087.16	974,546,442.86	1,318,252,611.97
0	0	0	0	341,559,154.90	0	0	0	341,559,154.90	0
0	0	0	0	0	-12,589,351.08	-76,283,706.48	0	-76,283,706.48	-12,589,351.08