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		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	M/N	M/E	M/N	M/E	M/N	M/E	M/N	M/E
ACTIVOS NETOS																		
Caja	469,221,818.62	57,984,184.49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	469,221,818.62	57,984,184.49
Banco Central	749,396,509.28	644,372,291.61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	749,396,509.28	644,372,291.61
Bancos del País	36,836,939.69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,836,939.69	0
Bancos del Exterior	0	183,219,401.27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	183,219,401.27
Cheques a Compensar	133,618,430.02	42,386,448.45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	133,618,430.02	42,386,448.45
Giros sobre el Exterior	0	0	0	0	0	14,731,617.14	0	0	0	0	0	0	0	0	0	0	0	14,731,617.14
Inversiones en Títulos Valores para Negociación	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones en Títulos Valores para la Venta	46,689,200.00	0	0	0	0	0	0	0	5,000,000.00	0	55,808,888.00	0	127,862,700.00	73,685,200.00	1,154,800,044.86	808,684,644.95	1,390,160,832.86	882,369,844.95
Inversiones en Títulos Valores para su Vencimiento	0	0	0	0	2,345,121.91	0	2,353,271.08	0	4,188,658.40	0	9,708,280.82	0	19,441,953.72	0	821,611,782.37	0	859,649,068.30	0
Operaciones de Reporto	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificados de Participación	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Intereses Pagados en Compra de Valores	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cartera de Créditos – Vigentes	12,723,095.73	19,734,713.86	64,307,852.01	80,190,175.73	88,829,557.81	124,124,425.79	174,724,385.14	202,044,246.23	270,510,066.81	339,119,528.24	1,181,136,747.11	885,549,332.01	994,361,471.64	468,703,366.42	6,651,220,118.14	5,857,802,333.08	9,437,813,294.39	7,977,268,121.36
Cuotas en mora	0	0	0	0	0	0	0	0	24,100,152.88	882,455.70	0	0	0	0	0	0	24,100,152.88	882,455.70
Cartera de Créditos - Vencida	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,168,141.40	12,077,603.45	6,168,141.40	12,077,603.45
Cuentas por Cobrar	7,503,024.59	15,172,209.89	579,304.06	78,256.42	10,169,296.50	15,167,003.22	1,134,800.69	638,302.76	1,016,083.60	2,200,957.56	1,510,777.54	1,009,838.87	9,418,229.43	1,093,092.09	4,780,414.23	513,063.12	36,111,930.64	35,872,723.93
Activos Extraordinarios	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38,894,009.19	158,263,268.84	38,894,009.19	158,263,268.84
Bienes para Arrendamiento Financiero	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones Permanentes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42,055,409.96	13,740,911.30	42,055,409.96	13,740,911.30
Fondos de Amortización	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,000,000.00	0	4,000,000.00	0
Promoción de Empresas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fondos Especiales	0	0	0	0	0	0	0	0	12,002,344.85	0	0	0	0	0	0	0	12,002,344.85	0
Activos con gravámenes, pignoraciones o limitaciones	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sucursales, Casa Matriz y Departamentos Adscritos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inmuebles y Muebles	0	0	0	0	0	0	0	0	0	0	0	0	0	0	230,624,994.07	0	230,624,994.07	0
Cargos Diferidos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	119,312,325.31	0	119,312,325.31	0
Productos Financieros por Cobrar	3,904,300.28	12,229.02	5,021,814.94	50,388.51	12,667,532.38	12,486,415.16	9,997,843.29	9,455,856.13	13,543,239.59	1,995,063.69	4,958,776.84	3,338,536.85	821,132.18	233.9	12,948,410.53	6,572.28	63,863,050.03	27,345,295.54
TOTAL ACTIVO (A)	1,459,893,318.21	962,881,478.59	69,908,971.01	80,318,820.66	114,011,508.60	166,509,461.31	188,210,300.20	212,138,405.12	330,360,546.13	344,198,005.19	1,253,123,470.31	889,897,707.73	1,151,905,486.97	543,481,892.41	9,086,415,650.06	6,851,088,397.02	13,653,829,251.49	10,050,514,168.03
PASIVO																		
Depósitos sin fecha cierta de vencimiento y Obligaciones Financieras con garantía de recompra	240,634,087.27	324,749,034.72	111,618,147.71	150,634,875.30	145,907,653.10	196,910,462.86	0	0	0	0	0	0	0	0	6,316,467,609.71	1,911,949,251.36	6,814,627,497.79	2,584,243,624.24
Depósitos a Plazo	132,256,658.91	128,391,119.78	109,659,579.38	22,838,128.16	170,099,582.50	143,925,384.51	385,340,951.06	415,392,481.60	475,523,389.44	207,704,198.69	1,391,648,455.44	295,135,598.06	1,741,480,753.23	715,796,560.43	22,001,316.99	153,646,449.96	4,428,010,686.95	2,082,829,921.19
Créditos Obtenidos	0	1,177,417.14	0	1,068,435.40	0	89,128,014.38	0	232,705,242.99	0	662,301,309.23	0	759,598,664.41	0	347,860,846.93	0	2,701,790,671.63	0	4,795,630,602.11
Obligaciones Financieras sin garantía de recompra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cuentas por Pagar	48,359,198.02	86,687,738.21	3,656,079.67	1,902,111.90	11,827,336.58	2,573,186.21	72,767,096.86	3,869,283.54	3,072,768.58	1,547.39	3,772,399.42	11,049.24	101,737,406.11	500,017.08	49,822,747.61	4,347,338.92	295,015,032.85	99,892,272.49
Provisiones	0	0	0	0	2,381,448.56	0	0	0	0	0	10,556,983.69	0	6,484,714.98	0	128,253,759.64	0	147,676,906.87	0
Sucursales, Casa Matriz y Departamentos Adscritos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otras Obligaciones	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Créditos Diferidos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,481,099.20	0	1,481,099.20	0
Gastos Financieros por Pagar	3,402,056.34	2,301,021.90	3,338,721.63	693,429.02	5,709,189.39	6,066,423.24	11,998,271.65	11,058,290.74	10,550,649.68	7,302,785.01	35,136,625.19	7,168,671.79	17,656,730.11	5,928,429.28	223,533.40	68,364,310.58	88,015,777.39	108,883,361.56
TOTAL PASIVO (B)	424,652,000.54	543,306,331.75	228,272,528.39	177,136,979.78	335,925,210.13	438,603,471.20	470,106,319.57	663,025,298.87	489,146,807.70	877,309,840.32	1,441,114,463.74	1,061,913,983.50	1,867,359,604.43	1,070,085,853.72	6,518,250,066.55	4,840,098,022.45	11,774,827,001.05	9,671,479,781.59
OTRAS CUENTAS ACREEDORAS (C)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49,542,211.62	13,749,669.43	49,542,211.62	13,749,669.43
CAPITAL CONTABLE (D)	0	0	0	0	0	0	0	0	0	0	0	0	18,507,256.56	0	2,176,237,499.27	0	2,194,744,755.83	0
CONTINGENCIAS Y COMPROMISOS																		
Garantías Otorgadas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Avales	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fianzas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cartas de Crédito Stand By	0	0	0	2,422,400.95	0	810,537.20	0	45,331,810.07	615,658.57	59,620,227.97	0	16,610,870.92	4,194,200.00	77,125,802.35	0	27,552,786.75	4,809,858.57	229,474,436.21
Ajustes y Demandas en Contra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cartas de Crédito de Exportación Confirmadas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cartas de Crédito de Importación Confirmadas	0	5,211,852.42	0	5,013,547.65	0	24,371,707.42	0	24,542,659.18	0	4,409,252.95	0	34,151,627.98	0	6,102,284.05	0	0	0	103,802,931.65
Créditos Formalizados Pendientes de Utilizar	0	0	0	3,684,260.00	251,270,561.73	91,769,886.69	0	0	1,500,000.00	0	1,500,000.00	0	0	4,349.04	2,072,537,748.58	550,355,715.33	2,326,808,310.31	645,814,211.06
Otras	0	0	0	0	1,175,656.33	0	1,175,656.33	0	0	0	3,526,968.99	0	8,229,594.28	0	738,415.04	385,874.66	14,846,290.97	385,874.66
Operaciones de Reporto, como reportado	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CONTINGENCIAS Y COMPROMISOS (E)	0	5,211,852.42	0	11,120,208.60	252,446,218.06	116,952,131.31	1,175,656.33	69,874,469.25	2,115,658.57	64,029,480.92	5,026,968.99	50,762,498.90	12,423,794.28	83,232,435.44	2,073,276,163.62	578,294,376.74	2,346,464,459.85	979,477,453.58
Total Pasivo, Otras Cuentas Acreedoras, Capital Contable y Contingencias y Compromisos (F = B + C + D + E)	424,652,000.54	548,518,184.17	228,272,528.39	188,257,188.38	588,371,428.19	555,555,602.51	471,281,975.90	732,899,768.12	491,262,466.27	941,339,321.24	1,446,141,432.73	1,112,676,482.40	1,898,290,655.27	1,153,318,289.16	10,817,305,941.06	5,432,142,068.62	16,365,578,428.35	10,664,706,904.60
Brecha de Liquidez (BL = A – F)	1,035,241,317.67	414,363,294.42	-158,363,557.38	-107,938,367.72	-474,359,919.59	-389,046,141.20	-283,071,675.70	-520,761,363.00	-160,901,920.14	-597,141,316.05	-193,017,962.42	-222,778,774.67	-746,385,168.30	-609,836,396.75	-1,730,890,291.00	1,418,946,328.40	-2,711,749,176.86	-614,192,736.57
Brecha de Liquidez Acumulada (BLA)	1,035,241,317.67	414,363,294.42	876,877,760.29	306,424,926.70	402,517,840.70	-82,621,214.50	119,446,165.00	-603,382,577.50	-41,455,755.14	-1,200,523,893.55	-234,473,717.56	-1,423,302,668.22	-980,858,885.86	-2,033,139,064.97	-2,711,749,176.86	-614,192,736.57	-1,534,454,451.76	-5,236,373,934.19
Activos Líquidos (AL) *	0	0	0	0	0	882,369,844.95	0	882,369,844.95	2,189,233,649.77	882,369,844.95	2,123,716,480.95	882,369,844.95	1,976,411,827.23	808,684,644.95	0	0	6,289,361,957.95	4,338,164,024.75
Liquidez en Riesgo (LeR = AL – |BLA|)	0	0	0	0	0	0	0	0	0	-318,154,048.60	0	-540,932,823.27	0	-1,224,454,420.02	-2,711,749,176.86	-614,192,736.57	-2,711,749,176.86	-2,697,734,028.46