

BANCO FICOHSA (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	0.00	0.00	27,936.36	51,952.46	121,434.74	146,199.59	187,147.44	170,442.01	199,854.87
ACTIVOS LIQUIDOS	0.00	0.00	23,471.44	23,062.61	47,957.07	32,717.61	53,285.68	35,546.32	36,931.53
TOTAL DE PRESTAMOS	0.00	0.00	2,624.14	12,617.09	44,792.03	52,112.39	56,495.94	74,470.41	86,873.35
LOCALES	0.00	0.00	(26.55)	(127.45)	(163.17)	0.00	0.00	0.00	0.00
EXTRANJEROS	0.00	0.00	2,650.70	12,744.53	44,955.20	52,112.39	56,495.94	74,470.41	86,873.35
TOTAL DE INVERSIONES	0.00	0.00	941.55	14,896.88	26,996.00	59,085.41	74,262.72	57,303.46	72,181.75
TOTAL DE DEPOSITOS	0.00	0.00	22,628.73	45,429.59	111,230.22	134,221.86	172,860.62	154,558.94	172,058.65
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	0.00	0.00	22,628.73	45,429.59	111,230.22	134,221.86	172,860.62	154,558.94	172,058.65
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	22,628.73	45,429.59	111,230.22	134,221.86	172,860.62	154,558.94	172,058.65
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	0.00	0.00	4,050.09	5,754.92	8,054.68	11,409.95	12,974.60	14,620.67	14,834.08
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	0.00	0.00	13,968.18	25,976.23	60,717.37	73,099.80	107,541.90	111,197.24	160,644.80
ACTIVOS GENERADORES DE INGRESOS	0.00	0.00	1,782.85	13,756.98	35,894.02	55,598.90	67,162.17	79,643.92	115,421.57
TOTAL DE PRESTAMOS	0.00	0.00	1,312.07	6,308.54	22,396.02	26,056.20	29,560.04	43,543.75	65,832.69
TOTAL DE INVERSIONES	0.00	0.00	470.78	7,448.44	13,498.00	29,542.71	37,602.14	36,100.17	49,588.88
PATRIMONIO TOTAL	0.00	0.00	2,025.05	2,877.46	4,027.34	5,704.97	8,512.35	10,187.80	11,444.38
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	0.00	0.00	9.99	219.50	1,098.88	1,473.93	3,289.37	5,267.86	7,428.84
EGRESOS DE OPERACIONES	0.00	0.00	87.65	531.33	1,380.20	1,247.46	2,528.36	3,896.95	5,475.88
INGRESO NETO DE INTERESES	0.00	0.00	(77.66)	(311.83)	(281.32)	226.47	761.00	1,370.90	1,952.96

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OTROS INGRESOS	0.00	0.00	1.75	35.44	185.36	214.24	1,046.41	2,544.48	3,832.05
INGRESO DE OPERACIONES	0.00	0.00	(75.91)	(276.40)	(95.96)	440.71	1,807.42	3,915.38	5,785.01
EGRESOS GENERALES	0.00	0.00	833.96	1,510.76	2,310.91	660.46	1,580.69	2,752.92	3,815.83
UTILIDAD ANTES DE PROVISIONES	0.00	0.00	(909.87)	(1,787.15)	(2,406.87)	(219.75)	226.72	1,162.47	1,969.18
UTILIDAD DEL PERIODO	0.00	0.00	(936.42)	(1,941.15)	(2,639.86)	(377.16)	73.46	796.71	1,431.17
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	2.64	7.36	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	0.00	26.55	127.45	163.17	303.95	299.81	512.30	673.04
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	11,375.08	6,961.24	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	0.00	1.01	1.01	0.36	0.58	0.53	0.69	0.77
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	0.00	0.00	14.50	11.08	6.63	7.80	6.93	8.58	7.42
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	0.00	0.00	113.58	20.92	11.22	10.26	9.92	11.10	9.33
PATRIMONIO / PRESTAMOS TOTALES (%)	0.00	0.00	154.34	45.61	17.98	21.89	22.97	19.63	17.08
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	(22.22)	37.73	20.93	16.72	16.05	18.01	12.83
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	0.00	0.00	103.72	50.77	43.12	24.38	30.83	23.00	21.46
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	0.00	0.00	84.02	44.39	39.49	22.38	28.47	20.86	18.48
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	0.00	0.00	107.88	83.56	67.39	68.40	73.79	60.07	63.42
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.00	0.00	(105.05)	(18.81)	(7.35)	(2.71)	0.22	1.33	1.24
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.00	0.00	(13.41)	(9.96)	(4.35)	(2.06)	0.14	0.96	0.89
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	0.00	0.00	(92.48)	(89.95)	(65.55)	(26.44)	1.73	10.43	12.51
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.00	0.00	1.12	2.13	3.06	10.60	9.80	8.82	6.44
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.00	0.00	9.83	5.15	3.85	8.97	7.53	6.52	4.74
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	0.00	0.00	(8.71)	(3.02)	(0.78)	1.63	2.27	2.30	1.69

