

BANCO FICOHSA (PANAMÁ), S. A.
ESTADÍSTICAS FINANCIERAS
A SEPTIEMBRE 2015
(En Miles de Balboas)

| | 2013 | 2014 | | | | 2015 | | | |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 292,252.71 | 286,559.05 | 293,492.33 | 321,478.92 | 353,683.01 | 373,084.42 | 401,454.11 | 395,739.29 | 0.00 |
| ACTIVOS LIQUIDOS | 51,586.82 | 35,414.95 | 37,216.45 | 37,098.36 | 56,799.41 | 56,321.00 | 59,417.09 | 48,026.70 | 0.00 |
| TOTAL DE PRESTAMOS | 192,085.21 | 203,367.56 | 215,358.33 | 242,455.19 | 253,359.17 | 261,984.73 | 276,094.67 | 277,321.69 | 0.00 |
| LOCALES | 26,140.20 | 37,095.17 | 51,398.93 | 73,789.79 | 86,098.70 | 94,971.10 | 104,214.59 | 109,143.24 | 0.00 |
| EXTRANJEROS | 165,945.01 | 166,272.38 | 163,959.40 | 168,665.39 | 167,260.47 | 167,013.63 | 171,880.07 | 168,178.45 | 0.00 |
| TOTAL DE INVERSIONES | 41,306.95 | 38,961.73 | 29,920.66 | 27,495.00 | 30,458.52 | 40,817.49 | 48,744.35 | 50,024.66 | 0.00 |
| TOTAL DE DEPOSITOS | 249,128.78 | 252,850.04 | 258,674.88 | 281,437.37 | 307,957.81 | 315,448.82 | 329,158.63 | 324,167.66 | 0.00 |
| LOCALES | 10,255.31 | 4,944.70 | 7,423.74 | 9,450.49 | 16,025.84 | 6,805.67 | 10,101.22 | 26,489.64 | 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 | 10,255.31 | 4,944.70 | 7,423.74 | 9,450.49 | 16,025.84 | 6,805.67 | 10,101.22 | 26,489.64 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 238,873.47 | 247,905.34 | 251,251.14 | 271,986.88 | 291,931.97 | 308,643.15 | 319,057.41 | 297,678.01 | 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 | 238,776.96 | 244,776.30 | 250,739.61 | 261,982.67 | 275,581.93 | 306,499.00 | 315,997.53 | 288,766.17 | 0.00 |
| DEPOSITOS DE BANCOS | 96.52 | 3,129.04 | 511.53 | 10,004.22 | 16,350.04 | 2,144.15 | 3,059.87 | 8,911.85 | 0.00 |
| PATRIMONIO TOTAL | 26,594.00 | 27,861.74 | 29,100.29 | 34,390.48 | 27,554.04 | 27,590.65 | 32,829.85 | 30,876.38 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 146,126.35 | 259,147.29 | 254,800.06 | 273,384.53 | 322,967.86 | 329,821.74 | 347,473.22 | 358,609.10 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 116,696.08 | 207,073.69 | 206,538.29 | 230,100.28 | 258,604.92 | 272,565.75 | 285,059.00 | 298,648.27 | 0.00 |
| TOTAL DE PRESTAMOS | 96,042.60 | 158,709.97 | 170,537.39 | 195,520.97 | 222,722.19 | 232,676.14 | 245,726.50 | 259,888.44 | 0.00 |
| TOTAL DE INVERSIONES | 20,653.47 | 48,363.72 | 36,000.90 | 34,579.31 | 35,882.73 | 39,889.61 | 39,332.51 | 38,759.83 | 0.00 |
| PATRIMONIO TOTAL | 13,297.00 | 21,074.92 | 23,453.58 | 29,620.61 | 27,074.02 | 27,726.20 | 30,965.07 | 32,633.43 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 9,890.04 | 3,924.68 | 8,095.75 | 12,798.52 | 17,855.13 | 5,341.02 | 11,012.20 | 16,838.19 | 0.00 |
| EGRESOS DE OPERACIONES | 6,349.61 | 2,273.47 | 4,823.29 | 7,669.72 | 10,539.49 | 3,058.23 | 6,404.81 | 9,770.16 | 0.00 |
| INGRESO NETO DE INTERESES | 3,540.43 | 1,651.22 | 3,272.45 | 5,128.79 | 7,315.64 | 2,282.79 | 4,607.39 | 7,068.03 | 0.00 |
| OTROS INGRESOS | 1,491.62 | 280.96 | 1,262.59 | 2,120.42 | 3,418.47 | 1,066.29 | 2,520.52 | 3,870.01 | 0.00 |
| INGRESO DE OPERACIONES | 5,032.05 | 1,932.18 | 4,535.04 | 7,249.21 | 10,734.11 | 3,349.08 | 7,127.91 | 10,938.04 | 0.00 |

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| EGRESOS GENERALES | 4,247.38 | 1,506.65 | 3,478.36 | 5,473.92 | 7,612.63 | 2,600.95 | 4,577.15 | 7,748.27 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 784.67 | 425.53 | 1,056.68 | 1,775.29 | 3,121.47 | 748.13 | 2,550.75 | 3,189.77 | 0.00 |
| UTILIDAD DEL PERIODO | 30.37 | 222.07 | 661.35 | 1,148.89 | 2,028.47 | (152.86) | 343.31 | (240.00) | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 0.00 | 0.00 | 383.91 | 721.21 | 1,442.78 | 1,948.49 | 2,235.11 | 2,894.52 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 1,442.80 | 1,571.55 | 1,685.01 | 1,768.46 | 1,122.35 | 1,716.27 | 1,917.81 | 2,232.18 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.00 | 0.00 | 0.18 | 0.30 | 0.57 | 0.74 | 0.81 | 1.04 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 0.00 | 0.00 | 438.91 | 245.21 | 77.79 | 88.08 | 85.80 | 77.12 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.75 | 0.77 | 0.78 | 0.73 | 0.44 | 0.66 | 0.69 | 0.80 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 9.10 | 9.72 | 9.92 | 10.70 | 7.79 | 7.40 | 8.18 | 7.80 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 11.39 | 11.50 | 11.86 | 12.74 | 9.71 | 9.11 | 10.11 | 9.43 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 13.84 | 13.70 | 13.51 | 14.18 | 10.88 | 10.53 | 11.89 | 11.13 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 15.00 | 14.28 | 14.15 | 15.04 | 14.83 | 13.13 | 14.42 | 13.12 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 20.71 | 14.01 | 14.39 | 13.18 | 18.44 | 17.85 | 18.05 | 14.82 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 17.65 | 12.36 | 12.68 | 11.54 | 16.06 | 15.10 | 14.80 | 12.14 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 37.29 | 29.42 | 25.95 | 22.95 | 28.33 | 30.79 | 32.86 | 30.25 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.03 | 0.43 | 0.64 | 0.67 | 0.78 | (0.22) | 0.24 | (0.11) | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.02 | 0.34 | 0.52 | 0.56 | 0.63 | (0.19) | 0.20 | (0.09) | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 0.23 | 4.21 | 5.64 | 5.17 | 7.49 | (2.21) | 2.22 | (0.98) | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 8.48 | 7.58 | 7.84 | 7.42 | 6.90 | 7.84 | 7.73 | 7.52 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.44 | 4.39 | 4.67 | 4.44 | 4.08 | 4.49 | 4.49 | 4.36 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.03 | 3.19 | 3.17 | 2.97 | 2.83 | 3.35 | 3.23 | 3.16 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 84.41 | 77.98 | 76.70 | 75.51 | 70.92 | 77.66 | 64.21 | 70.84 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.28 | 0.54 | 1.22 | 1.23 | 1.32 | 1.56 | 1.77 | 1.73 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 60.00 | 70.00 | 75.00 | 82.00 | 89.00 | 95.00 | 96.00 | 96.00 | 0.00 |

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| NUMERO DE SUCURSALES | 8.00 | 8.00 | 15.00 | 15.00 | 15.00 | 15.00 | 14.00 | 14.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 3,201.42 | 2,905.25 | 2,871.44 | 2,956.77 | 2,846.73 | 2,757.73 | 2,875.99 | 2,888.77 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 4,152.15 | 3,612.14 | 3,449.00 | 3,432.16 | 3,460.20 | 3,320.51 | 3,428.74 | 3,376.75 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 0.51 | 3.17 | 8.82 | 14.01 | 22.79 | (1.61) | 3.58 | (2.50) | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 0.00 | 23.66 | 35.81 | 42.70 | 21.02 | 30.19 | 36.79 | 23.10 | 0.00 |
| PRESTAMOS (%) | 0.00 | 78.31 | 71.30 | 63.17 | 31.90 | 28.82 | 28.20 | 14.38 | 0.00 |
| LOCALES (%) | 0.00 | 454.49 | 552.64 | 357.30 | 229.37 | 156.02 | 102.76 | 47.91 | 0.00 |
| EXTRANJEROS (%) | 0.00 | 54.87 | 39.14 | 27.34 | 0.79 | 0.45 | 4.83 | (0.29) | 0.00 |
| DEPOSITOS (%) | 0.00 | 17.00 | 31.35 | 42.13 | 23.61 | 24.76 | 27.25 | 15.18 | 0.00 |
| LOCALES (%) | 0.00 | 34,324.25 | 3,724.99 | 2,019.80 | 56.27 | 37.64 | 36.07 | 180.30 | 0.00 |
| EXTRANJEROS (%) | 0.00 | 14.72 | 27.71 | 37.67 | 22.21 | 24.50 | 26.99 | 9.45 | 0.00 |
| PATRIMONIO (%) | 0.00 | 95.00 | 63.42 | 38.39 | 3.61 | (0.97) | 12.82 | (10.22) | 0.00 |
| UTILIDAD NETA (%) | 0.00 | (312.94) | 344.73 | (436.85) | 6,578.37 | (168.83) | (48.09) | (120.89) | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 193,093.10 | 203,286.08 | 214,750.72 | 240,787.70 | 249,959.41 | 255,458.76 | 274,271.47 | 273,940.40 | 0.00 |
| MENCION ESPECIAL | 230.80 | 1,218.89 | 1,320.25 | 1,641.76 | 3,392.48 | 6,287.85 | 1,607.28 | 2,773.36 | 0.00 |
| SUBNORMAL | 87.70 | 325.72 | 509.82 | 1,072.97 | 376.63 | 550.02 | 826.68 | 1,044.31 | 0.00 |
| DUDOSO | 64.10 | 63.80 | 450.37 | 543.85 | 575.72 | 765.94 | 1,082.28 | 1,331.45 | 0.00 |
| IRRECUPERABLE | 52.30 | 44.61 | 12.18 | 177.36 | 177.28 | 638.42 | 224.77 | 464.36 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 6.75 | 6.62 | 7.00 | 6.75 | 6.11 | 6.58 | 6.52 | 6.37 | 0.00 |
| AL POR MENOR | 5.91 | 5.90 | 5.79 | 5.89 | 6.21 | 6.34 | 6.18 | 6.13 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMO PERSONAL AUTO | 6.68 | 6.75 | 6.87 | 6.97 | 7.07 | 7.11 | 7.16 | 7.22 | 0.00 |
| PRESTAMO PERSONAL | 8.92 | 8.99 | 9.21 | 9.33 | 9.40 | 9.45 | 9.53 | 9.72 | 0.00 |
| TARJETA DE CREDITO | 26.00 | 23.57 | 23.64 | 24.46 | 24.74 | 23.61 | 23.68 | 23.50 | 0.00 |

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| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 3.94 | 3.95 | 3.97 | 4.00 | 4.06 | 4.07 | 4.08 | 4.19 | 0.00 |
| PERSONA JURIDICA | 4.00 | 4.04 | 4.15 | 4.07 | 3.59 | 4.20 | 4.35 | 4.51 | 0.00 |