

BANCO FICOHSA (PANAMÁ), S. A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A JUNIO 2015

| | 2014 | 2015 | | | |
|------------------------------|----------------|----------------|----------------|---------------|--------------|
| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| ACTIVOS LIQUIDOS NETO | 56,799,407.82 | 56,320,995.25 | 59,417,091.45 | 0.00 | 0.00 |
| DEPÓSITOS INTERNOS EN BANCOS | 4,722,125.53 | 7,001,522.27 | 9,850,623.51 | 0.00 | 0.00 |
| A LA VISTA | 4,722,125.53 | 7,001,522.27 | 9,850,623.51 | 0.00 | 0.00 |
| A PLAZO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPÓSITOS EXTERNOS EN BANCOS | 51,141,081.45 | 48,742,976.60 | 48,970,414.99 | 0.00 | 0.00 |
| A LA VISTA | 49,141,081.45 | 47,742,976.60 | 47,970,414.99 | 0.00 | 0.00 |
| A PLAZO | 2,000,000.00 | 1,000,000.00 | 1,000,000.00 | 0.00 | 0.00 |
| OTROS | 936,200.84 | 576,496.38 | 596,052.95 | 0.00 | 0.00 |
| CARTERA CREDITICIA NETA | 251,288,519.91 | 259,827,146.82 | 273,981,380.87 | 0.00 | 0.00 |
| INTERNA | 87,107,982.94 | 96,544,960.55 | 106,062,085.82 | 0.00 | 0.00 |
| EXTERNA | 167,373,538.69 | 167,156,037.94 | 171,950,394.01 | 0.00 | 0.00 |
| MENOS PROVISIONES | (3,193,001.72) | (3,873,851.67) | (4,031,098.96) | 0.00 | 0.00 |
| INTERNA | (2,709,130.65) | (3,381,974.58) | (3,653,582.26) | 0.00 | 0.00 |
| EXTERNA | (483,871.07) | (491,877.09) | (377,516.70) | 0.00 | 0.00 |
| INVERSIONES EN VALORES NETA | 30,458,520.91 | 40,817,486.35 | 48,744,349.45 | 0.00 | 0.00 |
| INTERNAS | 13,339,376.37 | 14,327,408.73 | 17,205,353.84 | 0.00 | 0.00 |
| EXTERNAS | 17,119,144.54 | 26,490,077.62 | 31,538,995.61 | 0.00 | 0.00 |
| MENOS PROVISIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INTERNA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS ACTIVOS | 13,065,911.87 | 13,961,210.57 | 17,198,004.53 | 0.00 | 0.00 |
| INTERNOS | 6,065,586.02 | 8,585,256.00 | 12,001,856.53 | 0.00 | 0.00 |
| EXTERNOS | 7,000,325.85 | 5,375,954.57 | 5,196,148.00 | 0.00 | 0.00 |
| ACTIVO TOTAL NETO | 351,612,360.51 | 370,926,838.99 | 399,340,826.30 | 0.00 | 0.00 |
| DEPOSITOS | 307,957,811.11 | 315,448,818.09 | 329,158,630.75 | 0.00 | 0.00 |
| INTERNOS | 16,025,836.61 | 6,805,671.96 | 10,112,978.70 | 0.00 | 0.00 |
| OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

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| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| DE PARTICULARES | 16,025,836.61 | 6,805,671.96 | 10,112,978.70 | 0.00 | 0.00 |
| A LA VISTA | 4,739,543.68 | 3,892,222.86 | 4,400,258.96 | 0.00 | 0.00 |
| A PLAZO | 10,757,024.26 | 2,266,625.29 | 5,088,548.79 | 0.00 | 0.00 |
| DE AHORROS | 529,268.67 | 646,823.81 | 624,170.95 | 0.00 | 0.00 |
| DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A LA VISTA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A PLAZO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNOS | 291,931,974.50 | 308,643,146.13 | 319,045,652.05 | 0.00 | 0.00 |
| OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DE PARTICULARES | 275,581,931.08 | 306,499,000.79 | 315,985,777.22 | 0.00 | 0.00 |
| A LA VISTA | 24,828,858.59 | 43,750,438.46 | 29,679,925.00 | 0.00 | 0.00 |
| A PLAZO | 202,761,287.20 | 214,717,708.42 | 216,002,309.10 | 0.00 | 0.00 |
| DE AHORROS | 47,991,785.29 | 48,030,853.91 | 70,303,543.12 | 0.00 | 0.00 |
| DE BANCOS | 16,350,043.42 | 2,144,145.34 | 3,059,874.83 | 0.00 | 0.00 |
| A LA VISTA | 16,350,043.42 | 2,144,145.34 | 3,059,874.83 | 0.00 | 0.00 |
| A PLAZO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OBLIGACIONES | 8,492,500.00 | 21,957,137.50 | 31,113,951.36 | 0.00 | 0.00 |
| INTERNAS | 0.00 | 0.00 | 17,571,781.98 | 0.00 | 0.00 |
| EXTERNAS | 8,492,500.00 | 21,957,137.50 | 13,542,169.38 | 0.00 | 0.00 |
| OTROS PASIVOS | 7,608,006.54 | 5,930,230.06 | 6,238,393.23 | 0.00 | 0.00 |
| INTERNOS | 3,965,510.36 | 4,440,722.55 | 3,370,099.45 | 0.00 | 0.00 |
| EXTERNOS | 3,642,496.18 | 1,489,507.51 | 2,868,293.78 | 0.00 | 0.00 |
| PATRIMONIO | 27,554,042.86 | 27,590,653.34 | 32,829,850.96 | 0.00 | 0.00 |
| CAPITAL | 25,000,000.00 | 25,000,000.00 | 30,000,000.00 | 0.00 | 0.00 |
| RESERVAS DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTRAS RESERVAS | 3,129,575.66 | 3,823,726.98 | 3,105,966.66 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO Y DE PERIODOS | (597,919.31) | (1,432,214.99) | (266,074.15) | 0.00 | 0.00 |

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| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| ANTERIORES | | | | | |
| GAN/PERD EN INV. DIS. PARA LA VENTA | 22,386.51 | 199,141.35 | (10,041.55) | 0.00 | 0.00 |
| DEUDA SUBORDINADA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PASIVO Y PATRIMONIO TOTAL | 351,612,360.51 | 370,926,838.99 | 399,340,826.30 | 0.00 | 0.00 |