

BANCO FICOHSA (PANAMÁ), S. A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 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	48,026,700.48	71,790,234.82
DEPÓSITOS INTERNOS EN BANCOS	4,722,125.53	7,001,522.27	9,850,623.51	6,267,939.55	6,524,825.04
A LA VISTA	4,722,125.53	7,001,522.27	9,850,623.51	6,267,939.55	4,524,825.04
A PLAZO	0.00	0.00	0.00	0.00	2,000,000.00
DEPÓSITOS EXTERNOS EN BANCOS	51,141,081.45	48,742,976.60	48,970,414.99	40,298,994.10	64,097,024.38
A LA VISTA	49,141,081.45	47,742,976.60	47,970,414.99	37,575,294.10	63,097,024.38
A PLAZO	2,000,000.00	1,000,000.00	1,000,000.00	2,723,700.00	1,000,000.00
OTROS	936,200.84	576,496.38	596,052.95	1,459,766.83	1,168,385.40
CARTERA CREDITICIA NETA	251,288,519.91	259,827,146.82	273,981,380.87	275,253,434.74	273,650,979.17
INTERNA	87,107,982.94	96,544,960.55	106,062,085.82	111,181,123.90	114,029,628.38
EXTERNA	167,373,538.69	167,156,037.94	171,950,394.01	168,372,751.60	163,348,504.37
MENOS PROVISIONES	(3,193,001.72)	(3,873,851.67)	(4,031,098.96)	(4,300,440.76)	(3,727,153.58)
INTERNA	(2,709,130.65)	(3,381,974.58)	(3,653,582.26)	(3,830,351.14)	(3,351,349.84)
EXTERNA	(483,871.07)	(491,877.09)	(377,516.70)	(470,089.62)	(375,803.74)
INVERSIONES EN VALORES NETA	30,458,520.91	40,817,486.35	48,744,349.45	50,024,661.11	42,398,164.60
INTERNAS	13,339,376.37	14,327,408.73	17,205,353.84	18,143,138.34	13,465,309.38
EXTERNAS	17,119,144.54	26,490,077.62	31,538,995.61	31,881,522.77	28,932,855.22
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	20,366,230.69	21,755,430.11
INTERNOS	6,065,586.02	8,585,256.00	12,001,856.53	13,770,024.67	16,733,827.67
EXTERNOS	7,000,325.85	5,375,954.57	5,196,148.00	6,596,206.02	5,021,602.44
ACTIVO TOTAL NETO	351,612,360.51	370,926,838.99	399,340,826.30	393,671,027.02	409,594,808.70
DEPOSITOS	307,957,811.11	315,448,818.09	329,158,630.75	324,167,656.48	334,735,982.84
INTERNOS	16,025,836.61	6,805,671.96	10,112,978.70	26,489,642.48	14,416,550.00
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	16,025,836.61	6,805,671.96	10,112,978.70	26,489,642.48	14,416,550.00
A LA VISTA	4,739,543.68	3,892,222.86	4,400,258.96	18,974,760.24	7,151,959.45
A PLAZO	10,757,024.26	2,266,625.29	5,088,548.79	6,750,028.39	6,659,704.05
DE AHORROS	529,268.67	646,823.81	624,170.95	764,853.85	604,886.50
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	297,678,014.00	320,319,432.84
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	288,766,166.10	317,695,520.56
A LA VISTA	24,828,858.59	43,750,438.46	29,679,925.00	39,897,249.11	72,753,807.27
A PLAZO	202,761,287.20	214,717,708.42	216,002,309.10	204,714,808.21	204,317,410.92
DE AHORROS	47,991,785.29	48,030,853.91	70,303,543.12	44,154,108.78	40,624,302.37
DE BANCOS	16,350,043.42	2,144,145.34	3,059,874.83	8,911,847.90	2,623,912.28
A LA VISTA	16,350,043.42	2,144,145.34	3,059,874.83	8,911,847.90	2,623,912.28
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	33,014,877.93	36,248,279.42
INTERNAS	0.00	0.00	17,571,781.98	15,050,000.00	12,200,000.00
EXTERNAS	8,492,500.00	21,957,137.50	13,542,169.38	17,964,877.93	24,048,279.42
OTROS PASIVOS	7,608,006.54	5,930,230.06	6,238,393.23	5,612,115.35	7,918,369.43
INTERNOS	3,965,510.36	4,440,722.55	3,370,099.45	4,223,796.41	4,426,577.62
EXTERNOS	3,642,496.18	1,489,507.51	2,868,293.78	1,388,318.94	3,491,791.81
PATRIMONIO	27,554,042.86	27,590,653.34	32,829,850.96	30,876,377.26	30,692,177.01
CAPITAL	25,000,000.00	25,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00
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	4,928,687.90	4,611,667.00
UTILIDAD DEL PERIODO Y DE PERIODOS	(597,919.31)	(1,432,214.99)	(266,074.15)	(2,672,097.88)	(2,471,799.64)

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ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	22,386.51	199,141.35	(10,041.55)	(1,380,212.76)	(1,447,690.35)
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	393,671,027.02	409,594,808.70