

BANCO FICOHSA (PANAMÁ), S. A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
INGRESO POR INTERESES	17,823,959.91	5,323,192.17	10,981,009.81	16,794,200.14	23,134,518.91
PRESTAMOS	16,165,359.64	4,877,167.19	10,031,381.32	15,234,450.05	20,966,160.79
DEPOSITOS	120,167.76	39,452.17	56,614.21	69,314.45	88,405.76
INVERSIONES	1,538,432.51	406,572.81	893,014.28	1,490,435.64	2,079,952.36
ARRENDAMIENTOS	0.00	0.00	0.00	0.00	0.00
OTROS	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	10,539,487.48	3,058,234.62	6,404,814.32	9,770,162.30	13,377,160.58
INTERESES PAGADOS	8,844,506.40	2,398,403.21	5,094,753.70	7,686,590.04	10,198,994.40
COMISIONES	1,694,981.08	659,831.41	1,310,060.62	2,083,572.26	3,178,166.18
INGRESO NETO DE INTERESES	7,284,472.43	2,264,957.55	4,576,195.49	7,024,037.84	9,757,358.33
OTROS INGRESOS	2,960,752.67	1,037,157.65	2,485,056.20	3,828,383.51	6,030,359.90
COMISIONES	2,723,826.53	1,061,666.06	2,282,155.47	3,582,353.65	5,431,938.01
OPERACIONES CON DIVISAS	25,197.65	(35.48)	7,111.49	10,589.19	0.00
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	211,728.49	(24,472.93)	195,789.24	235,440.67	598,421.89
INGRESOS DE OPERACIONES	10,245,225.10	3,302,115.20	7,061,251.69	10,852,421.35	15,787,718.23
EGRESOS GENERALES	7,123,747.61	2,553,983.27	4,510,499.53	7,662,656.24	11,494,919.23
GASTOS ADMINISTRATIVOS	4,056,718.54	1,386,111.38	2,499,312.60	4,061,861.11	5,486,079.01
GASTOS GENERALES	303,486.98	66,130.66	155,496.24	237,198.38	324,065.73
GASTOS DE DEPRECIACION	546,006.24	153,649.21	303,951.06	464,385.28	616,524.64
OTROS GASTOS	2,217,535.85	948,092.02	1,551,739.63	2,899,211.47	5,068,249.85
UTILIDADES ANTES DE PROVISIONES	3,121,477.49	748,131.93	2,550,752.16	3,189,765.11	4,292,799.00
CUENTAS MALAS	1,093,004.00	900,990.52	2,207,446.25	3,429,760.69	4,649,517.24
UTILIDAD DEL PERIODO	2,028,473.49	(152,858.59)	343,305.91	(239,995.58)	(356,718.24)