

**BANCO FICOHSA (PANAMÁ), S. A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2013 A DICIEMBRE 2014**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	5,212.59	10.10%	51,586.82	25,840.04	44,006.01	35,414.95	40,223.92	41,364.50	37,216.45	46,676.05	29,435.78	37,098.36	34,857.26	31,608.92	56,799.41
Depositos Locales en Bancos	(6,828.07)	(57.56%)	11,862.98	6,725.41	14,199.54	11,177.66	6,503.15	9,428.96	7,719.33	4,795.12	5,621.50	3,647.55	5,247.33	7,183.42	5,034.92
A la Vista	(3,828.07)	(43.19%)	8,862.98	3,725.41	11,199.54	11,177.66	6,503.15	9,428.96	7,719.33	4,795.12	5,621.50	3,647.55	5,247.33	7,183.42	5,034.92
A Plazo	(3,000.00)	(100.00%)	3,000.00	3,000.00	3,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	11,526.43	29.10%	39,614.65	18,882.64	29,512.94	23,887.21	33,386.71	31,712.34	28,919.98	41,393.01	23,392.86	32,535.55	29,133.82	23,932.48	51,141.08
A la Vista	13,526.43	37.98%	35,614.65	14,882.64	25,512.94	23,887.21	33,386.71	31,712.34	28,919.98	40,393.01	22,392.86	31,535.55	25,133.82	22,932.48	49,141.08
A Plazo	(2,000.00)	(50.00%)	4,000.00	4,000.00	4,000.00	0.00	0.00	0.00	0.00	1,000.00	1,000.00	1,000.00	4,000.00	1,000.00	2,000.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	514.22	470.97%	109.18	231.99	293.52	350.08	334.06	223.20	577.14	487.93	421.43	915.26	476.12	493.02	623.41
<b>CARTERA CREDITICIA</b>	61,496.45	32.02%	192,085.21	195,273.51	194,285.62	203,367.56	209,708.84	213,518.95	215,358.33	224,057.91	233,864.75	242,455.19	245,103.51	249,176.89	253,581.66
Locales	60,704.09	229.91%	26,403.90	30,641.11	34,367.62	37,513.30	42,309.26	46,304.80	52,065.05	57,522.10	64,696.14	74,674.64	79,495.23	84,531.02	87,107.98
Extranjero	249.43	0.15%	167,124.11	166,119.53	161,392.56	167,425.80	169,045.14	168,865.05	164,978.29	168,306.96	171,015.11	169,549.01	167,290.49	165,586.46	167,373.54
Menos Provisiones	(542.93)	(37.63%)	1,442.80	1,487.14	1,474.56	1,571.55	1,645.56	1,650.90	1,685.01	1,771.16	1,846.50	1,768.46	1,682.21	940.60	899.86
Locales	589.43	223.52%	263.70	315.45	366.69	418.13	535.70	987.98	666.12	706.54	906.62	884.85	838.92	756.77	853.13
Extranjero	(1,132.36)	(96.04%)	1,179.10	1,171.69	1,107.87	1,153.42	1,109.86	662.92	1,018.90	1,064.62	939.87	883.61	843.30	183.83	46.74
<b>INVERSIONES EN VALORES</b>	(10,848.43)	(26.26%)	41,306.95	43,950.70	38,708.30	38,961.73	34,266.26	30,526.17	29,920.66	31,590.60	31,152.60	27,495.00	29,729.66	27,225.24	30,458.52
Locales	6,096.46	84.17%	7,242.91	9,765.70	7,770.96	7,793.48	7,836.74	8,796.74	10,644.66	10,898.32	10,866.10	8,865.47	9,858.54	9,873.20	13,339.38
Extranjero	(16,944.89)	(49.74%)	34,064.03	34,185.00	30,937.34	31,168.24	26,429.52	21,729.43	19,276.00	20,692.28	20,286.50	18,629.53	19,871.13	17,352.04	17,119.14
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	5,577.32	76.68%	7,273.73	7,061.24	8,105.82	8,814.82	9,990.30	10,925.50	10,996.88	12,314.99	12,315.47	14,430.37	12,641.39	12,479.37	12,851.05
Locales	2,654.96	83.08%	3,195.76	2,920.02	3,495.78	4,321.21	5,273.64	6,544.07	6,542.87	6,999.02	7,312.26	7,788.68	7,030.37	6,939.79	5,850.73
Extranjero	2,922.36	71.66%	4,077.97	4,141.22	4,610.04	4,493.62	4,716.66	4,381.43	4,454.01	5,315.98	5,003.21	6,641.69	5,611.02	5,539.58	7,000.32
<b>TOTAL DE ACTIVOS</b>	61,437.93	21.02%	292,252.71	272,125.49	285,105.75	286,559.05	294,189.31	296,335.12	293,492.33	314,639.55	306,768.61	321,478.92	322,331.83	320,490.42	353,690.64
<b>DEPOSITOS</b>	58,829.03	23.61%	249,128.78	235,695.42	252,535.11	252,850.04	260,971.21	261,582.96	258,674.88	280,342.45	271,771.48	281,437.37	280,843.80	274,435.33	307,957.81
Locales	5,770.53	56.27%	10,255.31	3,336.49	4,765.30	4,944.70	5,905.35	8,036.76	7,423.74	9,188.37	8,159.69	9,450.49	10,227.09	7,899.54	16,025.84



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Utilidad de Periodos Anteriores	(2,895.31)	412.68%	(701.59)	(366.46)	(366.46)	(366.46)	(307.80)	(307.80)	(307.80)	(307.80)	(307.80)	(2,754.37)	(2,754.37)	(2,754.37)	(3,596.90)
Utilidad de Periodo	2,569.60	766.73%	335.14	38.72	151.33	222.07	342.59	550.77	661.35	758.50	876.28	1,148.89	1,457.71	2,610.00	2,904.73
Ganancia o Perdida en Valores Disponibles para la Venta	1,554.43	(101.46%)	(1,532.04)	(1,385.92)	(945.25)	(486.37)	(222.13)	(236.68)	254.24	173.50	229.14	56.89	348.66	285.07	22.39
Deuda Subordinada	0.00	0.00%	8,492.50	8,492.50	8,492.50	8,492.50	8,492.50	8,492.50	8,492.50	8,492.50	8,492.50	8,492.50	8,492.50	8,492.50	8,492.50
<b>PASIVO Y PATRIMONIO</b>	<b>61,437.93</b>	<b>21.02%</b>	<b>292,252.71</b>	<b>272,125.49</b>	<b>285,105.75</b>	<b>286,559.05</b>	<b>294,189.31</b>	<b>296,335.12</b>	<b>293,492.33</b>	<b>314,639.55</b>	<b>306,768.61</b>	<b>321,478.92</b>	<b>322,331.83</b>	<b>320,490.42</b>	<b>353,690.64</b>