

BANCO FICOHSA (PANAMÁ), S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

| | VARIACION ABSOLUTA | % | 2014 | 2015 | | | | | | | | | | | |
|---------------------------------|-----------------------|----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| ACTIVOS LIQUIDOS | 14,990.83 | 26.39% | 56,799.41 | 44,614.87 | 70,337.16 | 56,321.00 | 40,781.61 | 51,779.57 | 59,417.09 | 43,203.18 | 33,999.56 | 48,026.70 | 52,973.14 | 80,949.26 | 71,790.23 |
| Depositos Locales en Bancos | 1,489.91 | 29.59% | 5,034.92 | 6,673.87 | 4,154.19 | 7,001.52 | 7,851.92 | 6,057.33 | 9,850.62 | 4,651.90 | 7,254.16 | 6,267.94 | 8,741.05 | 15,916.54 | 6,524.83 |
| A la Vista | (510.09) | (10.13%) | 5,034.92 | 6,673.87 | 4,154.19 | 7,001.52 | 7,851.92 | 6,057.33 | 9,850.62 | 4,651.90 | 7,254.16 | 6,267.94 | 8,741.05 | 15,916.54 | 4,524.83 |
| A Plazo | 2,000.00 | 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 | 2,000.00 |
| Depositos Extranjeros en Bancos | 12,955.94 | 25.33% | 51,141.08 | 37,567.45 | 65,603.98 | 48,742.98 | 32,368.58 | 45,279.68 | 48,970.41 | 37,228.79 | 24,279.93 | 40,298.99 | 42,799.12 | 62,626.27 | 64,097.02 |
| A la Vista | 13,955.94 | 28.40% | 49,141.08 | 31,567.45 | 64,603.98 | 47,742.98 | 31,368.58 | 44,279.68 | 47,970.41 | 34,505.09 | 21,556.23 | 37,575.29 | 41,799.12 | 61,626.27 | 63,097.02 |
| A Plazo | (1,000.00) | (50.00%) | 2,000.00 | 6,000.00 | 1,000.00 | 1,000.00 | 1,000.00 | 1,000.00 | 1,000.00 | 2,723.70 | 2,723.70 | 2,723.70 | 1,000.00 | 1,000.00 | 1,000.00 |
| 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 | 544.98 | 87.42% | 623.41 | 373.55 | 578.99 | 576.50 | 561.11 | 442.57 | 596.05 | 1,322.48 | 2,465.47 | 1,459.77 | 1,432.97 | 2,406.46 | 1,168.39 |
| CARTERA CREDITICIA | 22,265.54 | 8.79% | 253,359.17 | 256,495.20 | 254,889.13 | 261,984.73 | 268,997.37 | 263,735.13 | 276,094.67 | 278,054.98 | 272,036.66 | 277,321.69 | 279,989.81 | 278,669.51 | 275,624.71 |
| Locales | 26,921.65 | 30.91% | 87,107.98 | 86,352.98 | 92,641.02 | 96,544.96 | 101,625.37 | 102,957.20 | 106,062.09 | 107,689.41 | 109,382.09 | 111,181.12 | 113,418.36 | 112,083.94 | 114,029.63 |
| Extranjero | (4,025.03) | (2.40%) | 167,373.54 | 171,224.82 | 163,642.92 | 167,156.04 | 169,059.36 | 162,581.18 | 171,950.39 | 172,415.63 | 164,897.56 | 168,372.75 | 168,964.81 | 169,010.27 | 163,348.50 |
| Menos Provisiones | 631.07 | 56.23% | 1,122.35 | 1,082.60 | 1,394.81 | 1,716.27 | 1,687.36 | 1,803.25 | 1,917.81 | 2,050.06 | 2,242.99 | 2,232.18 | 2,393.35 | 2,424.69 | 1,753.42 |
| Locales | 600.16 | 59.46% | 1,009.29 | 1,038.83 | 1,194.72 | 1,573.86 | 1,574.26 | 1,710.66 | 1,847.49 | 1,955.08 | 2,070.39 | 2,037.88 | 2,144.24 | 2,089.31 | 1,609.45 |
| Extranjero | 30.91 | 27.34% | 113.07 | 43.78 | 200.09 | 142.41 | 113.11 | 92.59 | 70.32 | 94.98 | 172.61 | 194.30 | 249.11 | 335.38 | 143.97 |
| INVERSIONES EN VALORES | 11,939.64 | 39.20% | 30,458.52 | 31,019.16 | 38,259.61 | 40,817.49 | 38,359.63 | 42,253.82 | 48,744.35 | 49,812.87 | 50,711.27 | 50,024.66 | 50,051.53 | 47,557.28 | 42,398.16 |
| Locales | 125.93 | 0.94% | 13,339.38 | 13,866.47 | 13,900.20 | 14,327.41 | 14,356.26 | 17,296.42 | 17,205.35 | 18,178.14 | 18,119.06 | 18,143.14 | 18,120.04 | 15,513.92 | 13,465.31 |
| Extranjero | 11,813.71 | 69.01% | 17,119.14 | 17,152.70 | 24,359.40 | 26,490.08 | 24,003.37 | 24,957.40 | 31,539.00 | 31,634.73 | 32,592.21 | 31,881.52 | 31,931.49 | 32,043.35 | 28,932.86 |
| 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 ACTIVOS | 8,689.52 | 66.51% | 13,065.91 | 12,745.67 | 14,042.34 | 13,961.21 | 14,650.94 | 16,222.06 | 17,198.00 | 18,420.07 | 18,937.54 | 20,366.23 | 20,940.52 | 20,869.75 | 21,755.43 |
| Locales | 10,668.24 | 175.88% | 6,065.59 | 6,762.95 | 7,610.96 | 8,625.80 | 9,499.10 | 11,257.87 | 12,112.50 | 12,931.10 | 13,153.20 | 13,770.02 | 15,377.54 | 15,535.40 | 16,733.83 |
| Extranjero | (1,978.72) | (28.27%) | 7,000.33 | 5,982.72 | 6,431.38 | 5,335.41 | 5,151.84 | 4,964.19 | 5,085.51 | 5,488.97 | 5,784.34 | 6,596.21 | 5,562.97 | 5,334.35 | 5,021.60 |
| TOTAL DE ACTIVOS | 57,885.53 | 16.37% | 353,683.01 | 344,874.91 | 377,528.23 | 373,084.42 | 362,789.55 | 373,990.57 | 401,454.11 | 389,491.11 | 375,685.03 | 395,739.29 | 403,955.00 | 428,045.81 | 411,568.54 |
| DEPOSITOS | 26,778.17 | 8.70% | 307,957.81 | 299,452.36 | 330,964.00 | 315,448.82 | 300,648.25 | 313,158.82 | 329,158.63 | 319,313.70 | 304,817.44 | 324,167.66 | 322,123.61 | 345,109.73 | 334,735.98 |
| Locales | (1,609.29) | (10.04%) | 16,025.84 | 17,550.28 | 11,403.76 | 6,805.67 | 8,162.09 | 9,459.73 | 10,101.22 | 16,456.51 | 21,101.21 | 26,489.64 | 21,289.16 | 21,020.42 | 14,416.55 |

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|-----------------------|-----------------------|----------------|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | | | 2014 Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Oficiales | 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 |
| De Particulares | (1,609.29) | (10.04%) | 16,025.84 | 17,550.28 | 11,403.76 | 6,805.67 | 8,162.09 | 9,459.73 | 10,101.22 | 16,456.51 | 21,101.21 | 26,489.64 | 21,289.16 | 21,020.42 | 14,416.55 |
| A la Vista | 2,412.42 | 50.90% | 4,739.54 | 6,213.20 | 4,626.65 | 3,892.22 | 3,989.07 | 3,824.67 | 4,400.26 | 10,074.69 | 13,622.13 | 18,974.76 | 14,326.16 | 13,974.42 | 7,151.96 |
| A Plazo | (4,097.32) | (38.09%) | 10,757.02 | 10,087.69 | 2,089.36 | 2,266.63 | 3,506.89 | 4,882.36 | 5,088.55 | 5,619.92 | 6,734.42 | 6,750.03 | 6,450.65 | 6,339.26 | 6,659.70 |
| De Ahorros | 75.62 | 14.29% | 529.27 | 1,249.39 | 4,687.74 | 646.82 | 666.13 | 752.69 | 612.42 | 761.90 | 744.66 | 764.85 | 512.34 | 706.74 | 604.89 |
| De Bancos | 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 |
| A la Vista | 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 |
| A Plazo | 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 | 28,387.46 | 9.72% | 291,931.97 | 281,902.08 | 319,560.24 | 308,643.15 | 292,486.16 | 303,699.10 | 319,057.41 | 302,857.19 | 283,716.22 | 297,678.01 | 300,834.46 | 324,089.31 | 320,319.43 |
| Oficiales | 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 |
| De Particulares | 42,113.59 | 15.28% | 275,581.93 | 277,103.47 | 303,323.31 | 306,499.00 | 288,576.21 | 301,577.16 | 315,997.53 | 295,742.28 | 281,324.52 | 288,766.17 | 295,584.99 | 314,922.32 | 317,695.52 |
| A la Vista | 47,924.95 | 193.02% | 24,828.86 | 26,571.77 | 47,521.10 | 43,750.44 | 26,706.91 | 27,346.54 | 29,679.92 | 28,706.79 | 29,997.36 | 39,897.25 | 52,709.04 | 73,128.29 | 72,753.81 |
| A Plazo | 1,556.12 | 0.77% | 202,761.29 | 213,666.25 | 210,863.21 | 214,717.71 | 216,314.82 | 216,387.06 | 216,002.31 | 223,509.97 | 211,388.63 | 204,714.81 | 206,990.50 | 204,679.72 | 204,317.41 |
| De Ahorros | (7,367.48) | (15.35%) | 47,991.79 | 36,865.45 | 44,939.00 | 48,030.85 | 45,554.48 | 57,843.57 | 70,315.30 | 43,525.52 | 39,938.53 | 44,154.11 | 35,885.45 | 37,114.31 | 40,624.30 |
| De Bancos | (13,726.13) | (83.95%) | 16,350.04 | 4,798.61 | 16,236.93 | 2,144.15 | 3,909.95 | 2,121.94 | 3,059.87 | 7,114.92 | 2,391.71 | 8,911.85 | 5,249.46 | 9,166.99 | 2,623.91 |
| A la Vista | (13,726.13) | (83.95%) | 16,350.04 | 4,798.61 | 16,236.93 | 2,144.15 | 3,909.95 | 2,121.94 | 3,059.87 | 7,114.92 | 2,391.71 | 8,911.85 | 5,249.46 | 9,166.99 | 2,623.91 |
| A Plazo | 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 |
| OBLIGACIONES | 27,755.78 | 326.83% | 8,492.50 | 8,492.50 | 8,492.50 | 21,957.14 | 24,994.00 | 24,994.75 | 30,042.17 | 28,965.05 | 30,894.92 | 33,014.88 | 41,621.90 | 41,642.65 | 36,248.28 |
| Locales | 12,200.00 | 0.00% | 0.00 | 0.00 | 0.00 | 13,463.89 | 16,500.00 | 16,500.00 | 16,500.00 | 16,500.00 | 15,345.00 | 15,050.00 | 15,100.00 | 12,120.00 | 12,200.00 |
| Extranjero | 15,555.78 | 183.17% | 8,492.50 | 8,492.50 | 8,492.50 | 8,493.25 | 8,494.00 | 8,494.75 | 13,542.17 | 12,465.05 | 15,549.92 | 17,964.88 | 26,521.90 | 29,522.65 | 24,048.28 |
| OTROS PASIVOS | 213.45 | 2.21% | 9,678.66 | 9,148.86 | 10,059.78 | 8,087.81 | 9,177.87 | 8,144.91 | 9,423.46 | 8,298.28 | 8,275.59 | 7,680.38 | 9,621.54 | 11,076.17 | 9,892.10 |
| Locales | 628.98 | 11.35% | 5,539.50 | 5,059.00 | 5,504.71 | 6,248.84 | 7,013.06 | 6,187.84 | 6,247.97 | 6,462.83 | 6,376.71 | 6,016.27 | 7,908.77 | 9,292.17 | 6,168.48 |
| Extranjero | (415.54) | (10.04%) | 4,139.16 | 4,089.86 | 4,555.07 | 1,838.97 | 2,164.81 | 1,957.07 | 3,175.49 | 1,835.45 | 1,898.88 | 1,664.11 | 1,712.78 | 1,784.00 | 3,723.62 |
| PATRIMONIO | 3,138.13 | 11.39% | 27,554.04 | 27,781.18 | 28,011.96 | 27,590.65 | 27,969.43 | 27,692.09 | 32,829.85 | 32,914.08 | 31,697.08 | 30,876.38 | 30,587.94 | 30,217.25 | 30,692.18 |
| Capital | 5,000.00 | 20.00% | 25,000.00 | 25,000.00 | 25,000.00 | 25,000.00 | 25,000.00 | 25,000.00 | 30,000.00 | 30,000.00 | 30,000.00 | 30,000.00 | 30,000.00 | 30,000.00 | 30,000.00 |
| Reservas de Capital | 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 |
| Otras Reservas | 1,617.60 | 51.69% | 3,129.58 | 3,289.10 | 3,105.97 | 3,823.73 | 3,823.73 | 3,823.73 | 3,105.97 | 3,128.63 | 3,518.60 | 4,928.69 | 5,770.37 | 5,470.36 | 4,747.17 |
| Provisiones Dinámicas | 1,505.70 | 48.48% | 3,105.97 | 3,105.97 | 3,105.97 | 3,105.97 | 3,105.97 | 3,105.97 | 3,105.97 | 3,105.97 | 3,105.97 | 4,611.67 | 4,611.67 | 4,611.67 | 4,611.67 |
| Otras Reservas | 111.90 | 473.95% | 23.61 | 183.13 | 0.00 | 717.76 | 717.76 | 717.76 | 0.00 | 22.66 | 412.64 | 317.02 | 1,158.71 | 858.69 | 135.50 |

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|--|-----------------------|---------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Utilidad de Periodos Anteriores | 375.81 | (14.31%) | (2,626.39) | (692.17) | (553.25) | (1,279.36) | (1,279.36) | (1,279.36) | (609.38) | (632.04) | (1,022.02) | (2,432.10) | (3,273.79) | (2,973.77) | (2,250.59) |
| Utilidad de Periodo | (2,385.19) | (117.59%) | 2,028.47 | 95.18 | 159.56 | (152.86) | 6.01 | (224.48) | 343.31 | 360.00 | (72.29) | (240.00) | (559.12) | (939.40) | (356.72) |
| Ganancia o Perdida en Valores Disponible para la Venta | (1,470.08) | (6,566.80%) | 22.39 | 89.08 | 299.67 | 199.14 | 419.05 | 372.19 | (10.04) | 57.50 | (727.21) | (1,380.21) | (1,349.52) | (1,339.94) | (1,447.69) |
| Deuda Subordinada | 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 |
| PASIVO Y PATRIMONIO | 57,885.53 | 16.37% | 353,683.01 | 344,874.91 | 377,528.23 | 373,084.42 | 362,789.55 | 373,990.57 | 401,454.11 | 389,491.11 | 375,685.03 | 395,739.29 | 403,955.00 | 428,045.81 | 411,568.54 |