

BANCO FICOHSA (PANAMÁ), S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(1,074.86)	(1.50%)	71,790.23	83,575.48	70,461.91	80,285.54	86,627.47	72,456.30	65,553.96	55,947.56	72,952.04	72,043.49	62,813.91	60,134.45	70,715.37
Depositos Locales en Bancos	(30.79)	(0.47%)	6,524.83	7,798.05	21,957.67	12,176.67	11,222.95	8,679.05	7,209.03	12,335.26	15,968.39	6,330.65	9,616.77	10,671.23	6,494.03
A la Vista	1,969.21	43.52%	4,524.83	5,798.05	21,957.67	10,176.67	9,222.95	8,679.05	7,209.03	12,335.26	15,968.39	6,330.65	9,616.77	10,671.23	6,494.03
A Plazo	(2,000.00)	(100.00%)	2,000.00	2,000.00	0.00	2,000.00	2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(1,565.31)	(2.44%)	64,097.02	74,405.35	46,613.43	66,164.36	73,073.73	61,013.81	55,308.99	41,996.72	55,086.41	64,135.50	51,593.14	46,612.01	62,531.71
A la Vista	(28,465.31)	(45.11%)	63,097.02	73,405.35	45,613.43	65,164.36	72,073.73	60,013.81	55,308.99	41,996.72	55,086.41	64,135.50	41,693.14	46,612.01	34,631.71
A Plazo	26,900.00	2,690.00%	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	0.00	0.00	0.00	0.00	9,900.00	0.00	27,900.00
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	521.24	44.61%	1,168.39	1,372.07	1,890.81	1,944.50	2,330.79	2,763.44	3,035.93	1,615.58	1,897.23	1,577.35	1,603.99	2,851.22	1,689.63
CARTERA CREDITICIA	20,104.24	7.29%	275,617.89	273,406.67	256,478.39	262,693.97	257,830.28	307,230.62	305,560.74	301,434.08	292,075.98	302,727.58	303,118.79	309,253.59	295,722.13
Locales	16,999.59	14.91%	114,029.63	116,425.27	122,579.08	128,080.78	127,741.84	128,882.06	128,956.52	135,896.40	133,511.32	135,615.58	136,715.78	140,254.63	131,029.22
Extranjero	6,333.36	3.88%	163,348.50	159,128.70	136,546.02	137,447.41	132,876.86	181,481.44	179,979.12	169,319.55	162,625.55	171,535.33	171,055.79	173,662.65	169,681.87
Menos Provisiones	3,228.72	183.43%	1,760.24	2,147.30	2,646.71	2,834.21	2,788.43	3,132.88	3,374.89	3,781.87	4,060.89	4,423.33	4,652.79	4,663.69	4,988.96
Locales	3,125.25	193.58%	1,614.48	1,896.23	2,493.95	2,478.90	2,673.29	2,956.57	3,215.00	3,548.34	3,865.64	4,231.28	4,455.10	4,450.55	4,739.74
Extranjero	103.46	70.98%	145.76	251.07	152.76	355.31	115.14	176.32	159.89	233.53	195.25	192.05	197.69	213.14	249.22
INVERSIONES EN VALORES	(1,563.09)	(3.69%)	42,340.42	41,911.72	55,105.42	52,704.44	54,934.41	54,532.96	54,857.72	49,811.29	47,843.19	39,686.86	46,675.43	44,302.60	40,777.33
Locales	9,904.94	73.52%	13,473.18	13,486.28	18,431.01	18,300.74	20,308.36	20,250.10	19,790.13	0.00	28,259.60	24,965.08	28,231.71	26,906.86	23,378.12
Extranjero	(11,468.03)	(39.73%)	28,867.24	28,425.44	36,674.41	34,403.71	34,626.05	34,282.87	35,067.58	49,811.29	19,583.59	14,721.78	18,443.72	17,395.74	17,399.21
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	5.79	0.03%	21,657.07	23,679.68	22,556.39	22,789.13	23,871.43	25,501.06	23,394.25	23,633.37	23,257.33	22,888.84	22,678.75	25,272.60	21,662.87
Locales	1,271.52	7.64%	16,635.47	18,031.16	17,172.29	17,431.61	18,149.21	20,028.25	17,722.77	18,074.28	18,845.05	18,483.01	18,456.13	21,594.93	17,906.99
Extranjero	(1,265.73)	(25.21%)	5,021.61	5,648.51	5,384.11	5,357.52	5,722.22	5,472.81	5,671.48	5,559.09	4,412.28	4,405.83	4,222.62	3,677.67	3,755.88
TOTAL DE ACTIVOS	17,472.08	4.25%	411,405.62	422,573.55	404,602.12	418,473.08	423,263.59	459,720.94	449,366.66	430,826.30	436,128.54	437,346.78	435,286.88	438,963.24	428,877.70
DEPOSITOS	41,714.77	12.46%	334,735.98	351,070.80	341,307.37	358,085.20	360,548.05	397,006.41	377,745.97	359,249.45	366,443.07	377,918.74	378,991.15	381,407.18	376,450.75
Locales	11,646.57	80.79%	14,416.55	15,591.11	15,076.76	20,543.77	15,528.00	13,651.22	12,032.59	14,893.53	16,873.39	19,766.08	19,661.28	19,747.07	26,063.12

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			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	11,646.57	80.79%	14,416.55	15,591.11	15,076.76	20,543.77	15,524.00	13,651.22	12,032.59	14,892.48	16,873.39	19,766.08	19,650.72	19,747.07	26,063.12
A la Vista	4,089.28	57.18%	7,151.96	7,726.35	6,639.78	13,046.29	7,970.97	4,057.81	4,020.66	6,359.85	7,797.86	9,130.46	8,382.28	6,388.07	11,241.24
A Plazo	5,179.89	77.78%	6,659.70	6,660.67	6,661.13	6,739.84	6,695.29	6,652.95	6,543.30	6,561.15	7,561.75	9,947.24	9,887.71	10,089.12	11,839.59
De Ahorros	2,377.40	393.03%	604.89	1,204.09	1,775.86	757.64	857.75	2,940.46	1,468.63	1,971.47	1,513.79	688.37	1,380.73	3,269.88	2,982.29
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	4.00	0.00	0.00	1.05	0.00	0.00	10.56	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	4.00	0.00	0.00	1.05	0.00	0.00	10.56	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	30,068.20	9.39%	320,319.43	335,479.68	326,230.61	337,541.43	345,020.05	383,355.19	365,713.39	344,355.92	349,569.68	358,152.66	359,329.88	361,660.10	350,387.63
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	24,401.84	7.68%	317,629.60	330,939.75	325,376.69	335,363.42	326,290.01	377,146.51	364,738.77	338,527.93	343,646.10	351,134.14	352,218.54	349,945.31	342,031.44
A la Vista	(19,181.18)	(26.39%)	72,687.89	87,864.57	56,930.36	65,554.69	59,777.47	62,755.02	57,687.99	48,318.08	61,436.85	62,536.70	64,108.31	59,413.06	53,506.71
A Plazo	26,470.73	12.96%	204,317.41	197,894.20	208,335.99	207,762.68	205,552.70	254,214.63	248,826.14	236,021.53	231,402.97	238,850.31	237,266.02	237,552.53	230,788.14
De Ahorros	17,112.29	42.12%	40,624.30	45,180.98	60,110.33	62,046.04	60,959.84	60,176.85	58,224.63	54,188.32	50,806.28	49,747.13	50,844.21	52,979.73	57,736.59
De Bancos	5,666.36	210.66%	2,689.83	4,539.93	853.92	2,178.02	18,730.04	6,208.68	974.62	5,827.99	5,923.58	7,018.52	7,111.33	11,714.79	8,356.19
A la Vista	5,666.36	210.66%	2,689.83	4,539.93	853.92	2,178.02	18,730.04	6,208.68	974.62	5,542.44	5,637.29	6,731.49	6,823.56	11,426.26	8,356.19
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285.55	286.29	287.03	287.77	288.54	0.00
OBLIGACIONES	(24,548.28)	(67.72%)	36,248.28	25,671.98	24,896.98	22,402.77	23,802.77	23,359.72	28,449.95	28,449.95	24,859.95	18,254.95	15,854.95	14,790.23	11,700.00
Locales	(9,000.00)	(73.77%)	12,200.00	12,200.00	11,425.00	11,345.00	11,345.00	11,395.00	11,395.00	11,395.00	7,805.00	3,200.00	3,200.00	3,200.00	3,200.00
Extranjero	(15,548.28)	(64.65%)	24,048.28	13,471.98	13,471.98	11,057.77	12,457.77	11,964.72	17,054.95	17,054.95	17,054.95	15,054.95	12,654.95	11,590.23	8,500.00
OTROS PASIVOS	(2,929.90)	(29.92%)	9,793.75	16,131.73	9,712.79	8,724.27	9,091.44	9,845.28	8,602.09	8,298.36	10,721.65	7,015.76	6,718.00	9,008.17	6,863.85
Locales	(1,438.87)	(23.70%)	6,070.13	8,031.27	7,313.38	6,597.56	6,854.57	6,909.47	5,641.00	5,456.02	5,610.22	4,556.23	4,175.38	6,499.59	4,631.26
Extranjero	(1,491.03)	(40.04%)	3,723.62	8,100.46	2,399.41	2,126.72	2,236.86	2,935.81	2,961.09	2,842.34	5,111.43	2,459.53	2,542.61	2,508.59	2,232.59
PATRIMONIO	3,235.49	10.56%	30,627.61	29,699.06	28,684.98	29,260.84	29,821.33	29,509.53	34,568.66	34,828.54	34,103.87	34,157.33	33,722.78	33,757.66	33,863.10
Capital	4,000.00	13.33%	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	34,000.00	34,000.00	34,000.00	34,000.00	34,000.00	34,000.00	34,000.00
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	1,889.12	40.96%	4,611.67	4,662.20	5,461.67	4,611.67	4,611.67	5,675.07	5,245.73	5,338.11	5,523.83	5,865.83	6,874.36	7,074.09	6,500.79
Provisiones Dinámicas	0.00	0.00%	4,611.67	4,611.67	4,611.67	4,611.67	4,611.67	4,611.67	4,611.67	4,611.67	4,611.67	4,611.67	4,611.67	4,611.67	4,611.67
Otras Reservas	1,889.12	0.00%	0.00	50.53	850.01	0.00	0.00	1,063.40	634.07	726.44	912.16	1,254.17	2,262.70	2,462.42	1,889.12

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Utilidad de Periodos Anteriores	(2,295.06)	108.51%	(2,115.08)	(2,522.33)	(3,321.81)	(2,478.62)	(2,471.80)	(3,535.11)	(3,148.27)	(3,240.64)	(3,426.36)	(3,775.19)	(4,783.72)	(4,983.44)	(4,410.14)
Utilidad de Periodo	(1,070.14)	294.37%	(363.54)	(510.18)	(1,442.67)	(2,073.63)	(2,058.80)	(2,009.27)	(1,769.69)	(1,690.47)	(1,667.24)	(1,559.12)	(1,924.70)	(1,590.79)	(1,433.68)
Ganancia o Perdida en Valores Disponibles para la Venta	711.57	(47.27%)	(1,505.44)	(1,930.63)	(2,012.22)	(798.57)	(259.73)	(621.16)	240.88	421.55	(326.35)	(374.19)	(443.17)	(742.20)	(793.87)
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	17,472.08	4.25%	411,405.62	422,573.55	404,602.12	418,473.08	423,263.59	459,720.94	449,366.66	430,826.30	436,128.54	437,346.78	435,286.88	438,963.24	428,877.70