

**BANCO FICOHSA (PANAMÁ), S. A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2018 A JULIO 2019**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2018	2019											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	30,249.39	55.55%	54,453.83	62,228.63	65,461.12	74,442.40	38,890.10	77,049.04	69,344.49	84,703.22	0.00	0.00	0.00	0.00	0.00
Depositos Locales en Bancos	(4,107.45)	(35.81%)	11,468.88	9,349.39	8,543.00	8,950.80	6,966.11	9,563.79	8,490.25	7,361.43	0.00	0.00	0.00	0.00	0.00
A la Vista	(107.45)	(1.44%)	7,468.88	9,349.39	8,543.00	8,950.80	6,966.11	9,563.79	8,490.25	7,361.43	0.00	0.00	0.00	0.00	0.00
A Plazo	(4,000.00)	(100.00%)	4,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	35,288.23	85.21%	41,412.32	50,947.26	55,197.91	63,485.32	31,541.72	66,916.16	60,026.77	76,700.55	0.00	0.00	0.00	0.00	0.00
A la Vista	(2,732.77)	(7.63%)	35,828.32	45,039.26	50,516.91	30,961.32	14,470.72	33,612.16	33,188.77	33,095.55	0.00	0.00	0.00	0.00	0.00
A Plazo	38,021.00	680.89%	5,584.00	5,908.00	4,681.00	32,524.00	17,071.00	33,304.00	26,838.00	43,605.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	1.10	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.58	1.10	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	1.10	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.58	1.10	0.00	0.00	0.00	0.00	0.00
Otros	(930.28)	(59.15%)	1,572.63	1,931.98	1,720.20	2,006.28	382.26	569.09	828.04	642.35	0.00	0.00	0.00	0.00	0.00
<b>CARTERA CREDITICIA</b>	13,958.28	3.72%	374,943.54	364,464.73	368,843.04	374,027.46	402,999.76	395,615.99	397,152.02	388,901.83	0.00	0.00	0.00	0.00	0.00
Locales	7,774.06	5.72%	135,847.70	132,481.50	131,713.23	131,859.94	131,376.56	135,434.20	140,960.62	143,621.75	0.00	0.00	0.00	0.00	0.00
Extranjero	5,784.88	2.35%	246,264.63	239,098.94	244,366.42	249,286.88	278,564.15	267,101.91	262,909.93	252,049.50	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(399.35)	(5.57%)	7,168.78	7,115.71	7,236.60	7,119.36	6,940.95	6,920.12	6,718.52	6,769.43	0.00	0.00	0.00	0.00	0.00
Locales	(196.49)	(4.09%)	4,806.23	4,718.99	4,889.09	4,980.39	4,791.63	4,836.56	4,572.16	4,609.74	0.00	0.00	0.00	0.00	0.00
Extranjero	(202.86)	(8.59%)	2,362.55	2,396.71	2,347.51	2,138.97	2,149.32	2,083.56	2,146.36	2,159.69	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	(325.31)	(0.94%)	34,561.08	32,656.62	32,652.84	32,424.84	36,432.73	36,438.13	34,259.49	34,235.77	0.00	0.00	0.00	0.00	0.00
Locales	(386.23)	(1.28%)	30,108.15	28,221.24	28,175.86	27,888.78	31,887.07	31,887.46	29,720.28	29,721.92	0.00	0.00	0.00	0.00	0.00
Extranjero	60.92	1.37%	4,452.93	4,479.98	4,517.61	4,536.06	4,545.66	4,550.67	4,539.21	4,513.85	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00%	0.00	44.60	40.63	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	19.79	16.43	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	24.81	24.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	9,005.96	26.12%	34,481.82	35,482.83	35,984.63	36,081.23	37,283.01	36,714.06	42,322.94	43,487.77	0.00	0.00	0.00	0.00	0.00
Locales	8,923.07	31.66%	28,183.05	29,229.04	30,091.61	30,463.95	31,533.18	31,178.26	36,580.85	37,106.12	0.00	0.00	0.00	0.00	0.00
Extranjero	82.89	1.32%	6,298.77	6,253.79	5,893.02	5,617.28	5,749.83	5,535.79	5,742.09	6,381.66	0.00	0.00	0.00	0.00	0.00
<b>TOTAL DE ACTIVOS</b>	52,888.33	10.61%	498,440.27	494,832.82	502,941.64	516,975.93	515,605.60	545,817.22	543,078.94	551,328.60	0.00	0.00	0.00	0.00	0.00
<b>DEPOSITOS</b>	39,067.53	8.69%	449,460.64	443,784.16	452,282.54	464,342.19	464,760.14	495,337.90	486,570.16	488,528.17	0.00	0.00	0.00	0.00	0.00
Locales	(8,412.45)	(30.00%)	28,045.09	19,441.66	20,167.39	20,778.05	22,018.65	21,243.35	16,556.17	19,632.64	0.00	0.00	0.00	0.00	0.00

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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	1,462.73	8.38%	17,461.42	19,028.20	19,369.51	20,082.60	18,458.20	20,972.03	16,348.76	18,924.15	0.00	0.00	0.00	0.00	0.00
A la Vista	206.11	3.33%	6,196.59	8,183.28	7,996.53	9,034.00	7,986.44	10,354.24	5,106.62	6,402.70	0.00	0.00	0.00	0.00	0.00
A Plazo	(499.10)	(4.96%)	10,066.19	10,034.59	10,038.07	10,041.45	9,544.85	9,548.25	9,563.66	9,567.09	0.00	0.00	0.00	0.00	0.00
De Ahorros	1,755.73	146.48%	1,198.64	810.33	1,334.91	1,007.15	926.92	1,069.54	1,678.47	2,954.36	0.00	0.00	0.00	0.00	0.00
De Bancos	(9,875.19)	(93.31%)	10,583.67	413.46	797.89	695.44	3,560.45	271.32	207.42	708.49	0.00	0.00	0.00	0.00	0.00
A la Vista	(875.19)	(55.26%)	1,583.67	413.46	797.89	695.44	3,560.45	271.32	207.42	708.49	0.00	0.00	0.00	0.00	0.00
A Plazo	(9,000.00)	(100.00%)	9,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	47,479.98	11.27%	421,415.55	424,342.50	432,115.15	443,564.14	442,741.49	474,094.55	470,013.99	468,895.53	0.00	0.00	0.00	0.00	0.00
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	35,210.42	8.80%	399,909.82	407,495.61	406,006.63	419,640.18	424,344.93	449,405.86	433,734.29	435,120.24	0.00	0.00	0.00	0.00	0.00
A la Vista	12,626.71	36.15%	34,927.28	39,763.73	35,908.86	48,990.03	39,642.19	53,757.74	44,142.44	47,553.99	0.00	0.00	0.00	0.00	0.00
A Plazo	44,917.11	15.92%	282,185.02	291,175.53	296,152.72	296,938.78	319,942.58	321,069.49	325,506.73	327,102.13	0.00	0.00	0.00	0.00	0.00
De Ahorros	(22,333.41)	(26.97%)	82,797.52	76,556.35	73,945.05	73,711.37	64,760.16	74,578.64	64,085.12	60,464.12	0.00	0.00	0.00	0.00	0.00
De Bancos	12,269.56	57.05%	21,505.73	16,846.89	26,108.51	23,923.96	18,396.56	24,688.68	36,279.70	33,775.29	0.00	0.00	0.00	0.00	0.00
A la Vista	12,266.71	108.24%	11,333.12	6,673.87	15,935.10	13,750.13	8,222.32	14,514.04	26,104.65	23,599.83	0.00	0.00	0.00	0.00	0.00
A Plazo	2.85	0.03%	10,172.61	10,173.01	10,173.42	10,173.83	10,174.24	10,174.64	10,175.05	10,175.46	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	2,493.71	20.46%	12,185.83	12,290.66	12,290.66	12,290.66	10,000.00	10,000.00	10,000.00	14,679.54	0.00	0.00	0.00	0.00	0.00
Locales	4,679.54	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,679.54	0.00	0.00	0.00	0.00	0.00
Extranjero	(2,185.83)	(17.94%)	12,185.83	12,290.66	12,290.66	12,290.66	10,000.00	10,000.00	10,000.00	10,000.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	8,894.36	160.92%	5,527.20	6,783.81	6,244.62	8,046.52	8,244.12	7,596.77	13,141.29	14,421.56	0.00	0.00	0.00	0.00	0.00
Locales	7,945.68	207.64%	3,826.75	4,782.65	4,672.99	6,065.47	6,085.05	5,337.19	10,418.03	11,772.43	0.00	0.00	0.00	0.00	0.00
Extranjero	948.69	55.79%	1,700.45	2,001.16	1,571.63	1,981.05	2,159.08	2,259.58	2,723.27	2,649.13	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	2,432.73	7.78%	31,266.60	31,974.18	32,123.81	32,296.56	32,601.34	32,882.55	33,367.48	33,699.32	0.00	0.00	0.00	0.00	0.00
Capital	0.00	0.00%	34,000.00	34,000.00	34,000.00	34,000.00	34,000.00	34,000.00	34,000.00	34,000.00	0.00	0.00	0.00	0.00	0.00
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	32.59	0.47%	6,929.66	6,962.25	6,962.25	6,962.25	6,962.25	6,962.25	6,962.25	6,962.25	0.00	0.00	0.00	0.00	0.00
Provisiones Dinámicas	0.00	0.00%	6,929.66	6,929.66	6,929.66	6,929.66	6,929.66	6,929.66	6,929.66	6,929.66	0.00	0.00	0.00	0.00	0.00
Otras Reservas	32.59	0.00%	0.00	32.59	32.59	32.59	32.59	32.59	32.59	32.59	0.00	0.00	0.00	0.00	0.00

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Utilidad de Periodos Anteriores	2,703.12	(22.05%)	(12,259.76)	(8,909.23)	(8,909.23)	(9,437.07)	(9,437.07)	(9,556.64)	(9,556.64)	(9,556.64)	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	(776.68)	(27.20%)	2,855.28	81.94	179.13	711.52	1,000.99	1,334.01	1,721.90	2,078.60	0.00	0.00	0.00	0.00	0.00
Ganancia o Perdida en Valores Disponibles para la Venta	473.69	(183.19%)	(258.58)	(160.77)	(108.33)	59.86	75.17	142.93	239.97	215.11	0.00	0.00	0.00	0.00	0.00
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
<b>PASIVO Y PATRIMONIO</b>	<b>52,888.33</b>	<b>10.61%</b>	<b>498,440.27</b>	<b>494,832.82</b>	<b>502,941.64</b>	<b>516,975.93</b>	<b>515,605.60</b>	<b>545,817.22</b>	<b>543,078.94</b>	<b>551,328.60</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>