

**BANCO FICOHSA (PANAMÁ), S. A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**A MARZO 2016**

|                              | 2015           | 2016           |              |               |              |
|------------------------------|----------------|----------------|--------------|---------------|--------------|
|                              | TRIMESTRE IV   | TRIMESTRE I    | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| ACTIVOS LIQUIDOS NETO        | 71,790,234.82  | 80,285,536.13  | 0.00         | 0.00          | 0.00         |
| DEPÓSITOS INTERNOS EN BANCOS | 6,524,825.04   | 12,176,667.92  | 0.00         | 0.00          | 0.00         |
| A LA VISTA                   | 4,524,825.04   | 10,176,667.92  | 0.00         | 0.00          | 0.00         |
| A PLAZO                      | 2,000,000.00   | 2,000,000.00   | 0.00         | 0.00          | 0.00         |
| DEPÓSITOS EXTERNOS EN BANCOS | 64,097,024.38  | 66,164,363.81  | 0.00         | 0.00          | 0.00         |
| A LA VISTA                   | 63,097,024.38  | 65,164,363.81  | 0.00         | 0.00          | 0.00         |
| A PLAZO                      | 1,000,000.00   | 1,000,000.00   | 0.00         | 0.00          | 0.00         |
| OTROS                        | 1,168,385.40   | 1,944,504.40   | 0.00         | 0.00          | 0.00         |
| CARTERA CREDITICIA NETA      | 273,644,160.17 | 260,883,688.35 | 0.00         | 0.00          | 0.00         |
| INTERNA                      | 114,029,628.38 | 128,080,779.32 | 0.00         | 0.00          | 0.00         |
| EXTERNA                      | 163,348,504.37 | 137,447,405.95 | 0.00         | 0.00          | 0.00         |
| MENOS PROVISIONES            | (3,733,972.58) | (4,644,496.92) | 0.00         | 0.00          | 0.00         |
| INTERNA                      | (3,356,387.47) | (4,083,906.61) | 0.00         | 0.00          | 0.00         |
| EXTERNA                      | (377,585.11)   | (560,590.31)   | 0.00         | 0.00          | 0.00         |
| INVERSIONES EN VALORES NETA  | 42,340,415.19  | 52,704,441.62  | 0.00         | 0.00          | 0.00         |
| INTERNAS                     | 13,473,176.77  | 18,300,735.26  | 0.00         | 0.00          | 0.00         |
| EXTERNAS                     | 28,867,238.42  | 34,403,706.36  | 0.00         | 0.00          | 0.00         |
| MENOS PROVISIONES            | 0.00           | 0.00           | 0.00         | 0.00          | 0.00         |
| INTERNA                      | 0.00           | 0.00           | 0.00         | 0.00          | 0.00         |
| EXTERNA                      | 0.00           | 0.00           | 0.00         | 0.00          | 0.00         |
| OTROS ACTIVOS                | 21,657,074.11  | 22,789,131.27  | 0.00         | 0.00          | 0.00         |
| INTERNOS                     | 16,635,471.65  | 17,431,609.50  | 0.00         | 0.00          | 0.00         |
| EXTERNOS                     | 5,021,602.46   | 5,357,521.77   | 0.00         | 0.00          | 0.00         |
| ACTIVO TOTAL NETO            | 409,431,884.29 | 416,662,797.37 | 0.00         | 0.00          | 0.00         |
| DEPOSITOS                    | 334,735,982.84 | 358,085,198.25 | 0.00         | 0.00          | 0.00         |
| INTERNOS                     | 14,416,550.00  | 20,543,765.41  | 0.00         | 0.00          | 0.00         |
| OFICIALES                    | 0.00           | 0.00           | 0.00         | 0.00          | 0.00         |



**BANCO FICOHSA (PANAMÁ), S. A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**A MARZO 2016**

|                                    | 2015           | 2016           |              |               |              |
|------------------------------------|----------------|----------------|--------------|---------------|--------------|
|                                    | TRIMESTRE IV   | TRIMESTRE I    | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| DE PARTICULARES                    | 14,416,550.00  | 20,543,765.41  | 0.00         | 0.00          | 0.00         |
| A LA VISTA                         | 7,151,959.45   | 13,046,291.18  | 0.00         | 0.00          | 0.00         |
| A PLAZO                            | 6,659,704.05   | 6,739,838.70   | 0.00         | 0.00          | 0.00         |
| DE AHORROS                         | 604,886.50     | 757,635.53     | 0.00         | 0.00          | 0.00         |
| DE BANCOS                          | 0.00           | 0.00           | 0.00         | 0.00          | 0.00         |
| A LA VISTA                         | 0.00           | 0.00           | 0.00         | 0.00          | 0.00         |
| A PLAZO                            | 0.00           | 0.00           | 0.00         | 0.00          | 0.00         |
| EXTERNOS                           | 320,319,432.84 | 337,541,432.84 | 0.00         | 0.00          | 0.00         |
| OFICIALES                          | 0.00           | 0.00           | 0.00         | 0.00          | 0.00         |
| DE PARTICULARES                    | 317,629,600.68 | 335,587,447.74 | 0.00         | 0.00          | 0.00         |
| A LA VISTA                         | 72,687,887.39  | 65,778,722.26  | 0.00         | 0.00          | 0.00         |
| A PLAZO                            | 204,317,410.92 | 207,762,683.59 | 0.00         | 0.00          | 0.00         |
| DE AHORROS                         | 40,624,302.37  | 62,046,041.89  | 0.00         | 0.00          | 0.00         |
| DE BANCOS                          | 2,689,832.16   | 1,953,985.10   | 0.00         | 0.00          | 0.00         |
| A LA VISTA                         | 2,689,832.16   | 1,953,985.10   | 0.00         | 0.00          | 0.00         |
| A PLAZO                            | 0.00           | 0.00           | 0.00         | 0.00          | 0.00         |
| OBLIGACIONES                       | 36,248,279.42  | 22,402,767.60  | 0.00         | 0.00          | 0.00         |
| INTERNAS                           | 12,200,000.00  | 11,345,000.00  | 0.00         | 0.00          | 0.00         |
| EXTERNAS                           | 24,048,279.42  | 11,057,767.60  | 0.00         | 0.00          | 0.00         |
| OTROS PASIVOS                      | 7,820,015.22   | 6,913,988.21   | 0.00         | 0.00          | 0.00         |
| INTERNOS                           | 4,328,221.41   | 4,992,552.76   | 0.00         | 0.00          | 0.00         |
| EXTERNOS                           | 3,491,793.81   | 1,921,435.45   | 0.00         | 0.00          | 0.00         |
| PATRIMONIO                         | 30,627,606.81  | 29,260,843.31  | 0.00         | 0.00          | 0.00         |
| CAPITAL                            | 30,000,000.00  | 30,000,000.00  | 0.00         | 0.00          | 0.00         |
| RESERVAS DE CAPITAL                | 0.00           | 0.00           | 0.00         | 0.00          | 0.00         |
| OTRAS RESERVAS                     | 4,611,667.00   | 4,611,667.00   | 0.00         | 0.00          | 0.00         |
| UTILIDAD DEL PERIODO Y DE PERIODOS | (2,478,620.42) | (4,552,251.44) | 0.00         | 0.00          | 0.00         |



**BANCO FICOHSA (PANAMÁ), S. A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**A MARZO 2016**

|                                     | 2015           | 2016           |              |               |              |
|-------------------------------------|----------------|----------------|--------------|---------------|--------------|
|                                     | TRIMESTRE IV   | TRIMESTRE I    | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| ANTERIORES                          |                |                |              |               |              |
| GAN/PERD EN INV. DIS. PARA LA VENTA | (1,505,439.77) | (798,572.25)   | 0.00         | 0.00          | 0.00         |
| DEUDA SUBORDINADA                   | 0.00           | 0.00           | 0.00         | 0.00          | 0.00         |
| PASIVO Y PATRIMONIO TOTAL           | 409,431,884.29 | 416,662,797.37 | 0.00         | 0.00          | 0.00         |