

BANCO FICOHSA (PANAMÁ), S. A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2025

	2024	2025			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
ACTIVOS LIQUIDOS NETO	123,890,110.88	127,907,744.60	114,209,290.18	83,559,721.07	136,000,621.11
DEPÓSITOS INTERNOS EN BANCOS	49,117,394.82	34,533,296.37	23,135,727.45	27,020,431.98	47,889,783.87
A LA VISTA	14,117,394.82	8,583,587.08	11,146,346.68	11,055,555.24	11,925,645.16
A PLAZO	35,000,000.00	25,949,709.29	11,989,380.77	15,964,876.74	35,964,138.71
DEPÓSITOS EXTERNOS EN BANCOS	74,366,899.46	93,057,844.27	90,757,298.59	56,168,268.74	87,725,012.79
A LA VISTA	74,410,313.71	84,057,844.27	77,757,298.59	56,168,268.74	81,725,012.79
A PLAZO	(43,414.25)	9,000,000.00	13,000,000.00	0.00	6,000,000.00
OTROS	405,816.60	316,603.96	316,264.14	371,020.35	385,824.45
CARTERA CREDITICIA NETA	722,570,723.23	717,825,407.22	748,690,268.83	718,926,632.23	739,804,814.44
INTERNA	107,211,437.83	266,837,767.16	257,744,790.60	233,954,250.20	123,547,827.59
EXTERNA	621,776,582.83	457,904,773.54	497,959,452.48	491,367,956.86	624,239,082.75
MENOS PROVISIONES	(6,417,297.43)	(6,917,133.48)	(7,013,974.25)	(6,395,574.83)	(7,982,095.90)
INTERNA	(3,508,217.44)	(4,573,854.52)	(4,609,389.40)	(3,551,282.42)	(3,929,472.67)
EXTERNA	(2,909,079.99)	(2,343,278.96)	(2,404,584.85)	(2,844,292.41)	(4,052,623.23)
INVERSIONES EN VALORES NETA	287,854,658.99	310,996,129.86	326,662,482.19	402,339,493.19	443,519,398.93
INTERNAS	260,626,454.83	292,081,815.89	292,350,631.26	352,216,996.85	254,473,769.17
EXTERNAS	28,880,801.10	20,548,900.38	36,197,794.22	52,254,044.18	190,713,611.55
MENOS PROVISIONES	(1,652,596.94)	(1,634,586.41)	(1,885,943.29)	(2,131,547.84)	(1,667,981.79)
INTERNA	(1,612,660.66)	(1,599,797.51)	(1,793,635.86)	(2,024,244.40)	(1,505,972.52)
EXTERNA	(39,936.28)	(34,788.90)	(92,307.43)	(107,303.44)	(162,009.27)
OTROS ACTIVOS	52,217,591.83	52,845,292.02	54,722,528.63	51,209,690.39	45,926,827.92
INTERNOS	31,867,893.01	33,260,592.93	34,580,943.37	30,132,637.52	27,299,001.83
EXTERNOS	20,349,698.82	19,584,699.09	20,141,585.26	21,077,052.87	18,627,826.09
ACTIVO TOTAL NETO	1,186,533,084.93	1,209,574,573.70	1,244,284,569.83	1,256,035,536.88	1,365,251,662.40
DEPOSITOS	1,031,762,994.95	1,090,097,926.18	1,126,708,547.06	1,101,389,441.27	1,208,332,370.27
INTERNOS	139,880,011.05	148,727,893.94	148,014,445.88	122,175,664.11	124,514,214.33
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	127,139,782.73	143,313,768.89	139,518,977.95	113,311,942.57	119,998,262.27
A LA VISTA	30,897,403.43	31,669,405.02	29,445,907.00	18,154,938.68	18,172,794.85
A PLAZO	72,098,237.47	75,313,970.65	65,861,908.60	74,690,304.62	72,885,422.95
DE AHORROS	24,144,141.83	36,330,393.22	44,211,162.35	20,466,699.27	28,940,044.47
DE BANCOS	12,740,228.32	5,414,125.05	8,495,467.93	8,863,721.54	4,515,952.06
A LA VISTA	1,448,228.32	4,122,125.05	453,467.93	1,071,721.54	1,750,952.06
A PLAZO	11,292,000.00	1,292,000.00	8,042,000.00	7,792,000.00	2,765,000.00
EXTERNOS	891,882,983.90	941,370,032.24	978,694,101.18	979,213,777.16	1,083,818,155.94
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	870,867,444.04	922,465,746.51	953,212,566.28	954,014,105.69	1,065,697,773.63
A LA VISTA	84,930,759.36	74,930,861.42	89,274,459.62	95,706,505.45	80,725,124.80
A PLAZO	659,896,632.01	707,815,667.72	706,486,426.44	718,928,811.45	824,240,688.77
DE AHORROS	126,040,052.67	139,719,217.37	157,451,680.22	139,378,788.79	160,731,960.06
DE BANCOS	21,015,539.86	18,904,285.73	25,481,534.90	25,199,671.47	18,120,382.31
A LA VISTA	18,015,539.86	16,894,285.73	15,871,534.90	19,689,671.47	9,110,382.31
A PLAZO	3,000,000.00	2,010,000.00	9,610,000.00	5,510,000.00	9,010,000.00
OBLIGACIONES	68,725,063.27	23,500,000.00	22,500,000.00	49,805,271.57	42,500,000.00
INTERNAS	17,500,000.00	0.00	0.00	12,300,000.00	15,000,000.00
EXTERNAS	51,225,063.27	23,500,000.00	22,500,000.00	37,505,271.57	27,500,000.00
OTROS PASIVOS	13,268,887.81	17,848,445.32	11,045,954.24	9,803,235.69	10,567,274.13
INTERNOS	8,124,275.23	12,823,067.99	5,483,601.16	5,506,567.72	6,229,163.59
EXTERNOS	5,144,612.58	5,025,377.33	5,562,353.08	4,296,667.97	4,338,110.54
PATRIMONIO	72,776,138.90	78,128,202.20	84,030,068.53	95,037,588.34	103,852,018.00
CAPITAL	50,220,000.00	50,220,000.00	50,220,000.00	50,220,000.00	50,220,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	12,565,343.27	16,685,577.30	22,454,144.28	15,301,609.06	15,894,955.30
UTILIDAD DEL PERIODO Y DE PERIODOS	18,923,949.51	17,874,152.71	15,325,326.56	28,282,419.81	37,306,162.84

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ANTERIORES					
AJUSTE DEL PATRIMONIO (OTROS RESULTADOS INTEGRALES)	(3,787,138.78)	(1,505,512.71)	1,378,705.69	6,581,667.47	5,713,007.86
IMPUESTO COMPLEMENTARIO E INTERES MINORITARIO	(5,146,015.10)	(5,146,015.10)	(5,348,108.00)	(5,348,108.00)	(5,282,108.00)
PASIVO Y PATRIMONIO TOTAL	1,186,533,084.93	1,209,574,573.70	1,244,284,569.83	1,256,035,536.87	1,365,251,662.40