

BANCO FICOHSA (PANAMÁ), S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2016	2017											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(21,003.43)	(29.70%)	70,717.39	49,534.70	74,042.10	65,875.14	39,794.44	77,217.16	63,818.02	63,405.85	45,196.80	60,549.29	36,448.47	40,906.72	49,713.97
Depositos Locales en Bancos	2,860.85	44.05%	6,494.03	9,574.83	8,460.87	15,661.41	6,160.47	8,971.34	9,202.32	9,555.98	8,625.67	13,672.46	18,161.81	9,224.99	9,354.88
A la Vista	1,339.42	20.63%	6,494.03	9,574.83	8,460.87	15,661.41	6,160.47	8,971.34	9,202.32	9,555.98	8,625.67	11,672.46	18,161.81	9,224.99	7,833.45
A Plazo	1,521.44	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00	0.00	0.00	1,521.44
Depositos Extranjeros en Bancos	(23,072.51)	(36.90%)	62,533.73	37,748.76	60,416.63	46,101.27	32,431.21	66,743.37	51,723.14	51,616.88	34,106.79	45,636.38	14,942.67	28,910.02	39,461.23
A la Vista	(16,584.51)	(47.89%)	34,633.73	24,748.76	41,216.63	46,101.27	32,431.21	52,843.37	31,723.14	33,616.88	24,506.79	40,044.38	5,419.67	17,466.02	18,049.23
A Plazo	(6,488.00)	(23.25%)	27,900.00	13,000.00	19,200.00	0.00	0.00	13,900.00	20,000.00	18,000.00	9,600.00	5,592.00	9,523.00	11,444.00	21,412.00
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	(791.77)	(46.86%)	1,689.63	2,211.11	5,164.60	4,112.46	1,202.76	1,502.45	2,892.56	2,232.99	2,464.34	1,240.45	3,343.99	2,771.71	897.86
CARTERA CREDITICIA	84,542.72	28.59%	295,722.13	294,505.60	335,337.22	333,272.47	343,038.79	348,460.66	359,303.59	355,082.47	363,722.71	365,229.52	366,693.86	371,330.72	380,264.85
Locales	9,677.15	7.39%	131,029.22	129,928.00	127,747.54	125,888.49	125,596.51	127,727.00	131,248.01	130,012.03	123,957.42	124,384.97	125,750.46	125,002.79	140,706.38
Extranjero	72,845.13	42.93%	169,681.87	169,855.19	213,208.38	213,188.90	223,745.79	227,233.97	234,582.07	231,787.57	241,710.59	243,169.72	243,763.31	249,341.88	242,526.99
Menos Provisiones	(2,020.43)	(40.50%)	4,988.96	5,277.58	5,618.69	5,804.92	6,303.51	6,500.31	6,526.49	6,717.14	1,945.31	2,325.18	2,819.91	3,013.94	2,968.52
Locales	(1,968.22)	(41.53%)	4,739.74	4,984.79	5,279.20	5,457.31	5,915.74	6,054.11	6,088.27	6,259.21	1,536.17	2,006.13	2,539.17	2,773.02	2,771.51
Extranjero	(52.21)	(20.95%)	249.22	292.79	339.50	347.62	387.76	446.20	438.22	457.92	409.13	319.04	280.74	240.92	197.01
INVERSIONES EN VALORES	24,997.80	61.30%	40,777.33	41,343.98	41,462.26	40,435.42	44,480.14	45,941.02	53,954.66	60,397.24	66,974.84	72,982.99	66,506.47	68,453.29	65,775.13
Locales	26,861.37	114.90%	23,378.12	23,915.63	23,994.42	22,953.58	26,976.59	30,896.08	38,897.58	46,339.98	49,915.60	49,922.58	46,427.94	50,355.55	50,239.49
Extranjero	(1,863.57)	(10.71%)	17,399.21	17,428.35	17,467.84	17,481.84	17,503.55	15,044.94	15,057.08	14,057.25	17,059.24	23,060.41	20,078.53	18,097.75	15,535.64
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	66.45	0.31%	21,660.88	22,930.62	22,759.39	23,255.00	26,244.07	24,864.15	24,215.66	24,154.79	28,371.68	24,935.43	25,480.47	26,147.39	21,727.33
Locales	340.60	1.90%	17,906.99	18,916.59	17,675.09	18,767.85	21,470.31	22,201.60	19,602.31	19,768.31	23,806.01	19,738.32	20,082.32	19,362.09	18,247.59
Extranjero	(274.16)	(7.30%)	3,753.89	4,014.03	5,084.30	4,487.15	4,773.77	2,662.55	4,613.35	4,386.47	4,565.67	5,197.11	5,398.15	6,785.30	3,479.73
TOTAL DE ACTIVOS	88,603.53	20.66%	428,877.73	408,314.91	473,600.98	462,838.03	453,557.45	496,482.99	501,291.93	503,040.34	504,266.03	523,697.24	495,129.27	506,838.13	517,481.27
DEPOSITOS	81,065.66	21.53%	376,450.75	356,160.36	419,085.33	405,233.19	400,027.64	443,581.90	444,687.09	450,330.17	454,957.24	472,605.72	434,370.43	444,440.98	457,516.41
Locales	(9,064.83)	(34.78%)	26,063.12	27,924.50	26,863.10	27,311.85	20,963.75	21,817.72	20,809.83	20,253.78	18,309.23	17,831.33	18,079.36	19,847.31	16,998.29

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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	(9,877.35)	(37.90%)	26,063.12	27,924.50	26,863.10	27,311.85	20,963.75	21,817.72	20,809.83	20,253.78	18,309.23	17,222.66	16,823.12	17,407.42	16,185.77
A la Vista	(7,840.95)	(69.75%)	11,241.24	11,598.88	9,993.49	12,152.22	5,582.90	4,798.14	5,285.75	5,380.31	3,905.48	3,958.14	3,307.60	3,112.42	3,400.29
A Plazo	(369.96)	(3.12%)	11,839.59	12,508.95	12,512.32	12,748.43	12,731.82	13,021.28	12,624.68	12,388.12	12,251.46	12,248.41	12,302.94	12,306.28	11,469.63
De Ahorros	(1,666.44)	(55.88%)	2,982.29	3,816.67	4,357.29	2,411.20	2,649.04	3,998.30	2,899.39	2,485.36	2,152.29	1,016.11	1,212.59	1,988.72	1,315.85
De Bancos	812.52	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	608.67	1,256.24	2,439.90	812.52
A la Vista	812.52	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	608.67	1,256.24	2,439.90	812.52
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	90,130.49	25.72%	350,387.63	328,235.86	392,222.23	377,921.33	379,063.89	421,764.18	423,877.26	430,076.39	436,648.01	454,774.39	416,291.07	424,593.66	440,518.12
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	75,423.26	22.05%	342,031.44	327,088.71	385,238.53	371,664.61	372,013.83	417,012.99	417,055.86	426,324.80	431,703.61	415,931.67	403,368.24	414,187.60	417,454.70
A la Vista	(8,904.66)	(16.64%)	53,506.71	49,228.86	52,491.99	52,164.30	49,001.39	58,509.48	60,391.71	44,901.33	61,277.54	53,084.12	41,539.49	44,495.92	44,602.05
A Plazo	73,866.53	32.01%	230,788.14	220,081.52	270,254.46	254,490.82	262,373.18	296,659.44	301,439.02	318,445.87	312,464.79	304,600.94	301,622.78	302,855.83	304,654.67
De Ahorros	10,461.39	18.12%	57,736.59	57,778.33	62,492.08	65,009.50	60,639.26	61,844.07	55,225.13	62,977.59	57,961.28	58,246.62	60,205.96	66,835.85	68,197.98
De Bancos	14,707.23	176.00%	8,356.19	1,147.15	6,983.70	6,256.72	7,050.07	4,751.20	6,821.40	3,751.60	4,944.39	38,842.72	12,922.83	10,406.06	23,063.42
A la Vista	11,750.27	140.62%	8,356.19	1,147.15	6,983.70	6,256.72	7,050.07	4,751.20	6,821.40	3,751.60	4,944.39	37,511.68	9,841.49	9,074.41	20,106.46
A Plazo	2,956.96	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,331.05	3,081.34	1,331.65	2,956.96
OBLIGACIONES	(1,131.45)	(9.67%)	11,700.00	11,700.00	13,447.89	13,447.89	13,449.67	13,449.67	13,447.89	13,447.89	8,500.00	9,000.00	10,568.55	10,568.55	10,568.55
Locales	(3,200.00)	(100.00%)	3,200.00	3,200.00	3,200.00	3,200.00	3,201.79	3,201.79	3,200.00	3,200.00	0.00	0.00	0.00	0.00	0.00
Extranjero	2,068.55	24.34%	8,500.00	8,500.00	10,247.89	10,247.89	10,247.89	10,247.89	10,247.89	10,247.89	8,500.00	9,000.00	10,568.55	10,568.55	10,568.55
OTROS PASIVOS	7,027.80	102.39%	6,863.85	6,862.05	7,811.26	10,958.49	6,924.29	6,460.39	10,220.53	6,233.94	5,671.85	6,653.70	14,684.45	16,334.65	13,891.65
Locales	6,438.77	139.03%	4,631.26	4,269.42	4,734.68	9,449.24	5,445.05	4,925.45	8,497.20	4,712.86	4,147.39	5,077.07	12,598.62	12,908.95	11,070.02
Extranjero	589.04	26.38%	2,232.59	2,592.63	3,076.58	1,509.25	1,479.24	1,534.95	1,723.33	1,521.09	1,524.46	1,576.63	2,085.83	3,425.70	2,821.63
PATRIMONIO	1,641.53	4.85%	33,863.13	33,592.50	33,256.50	33,198.46	33,155.83	32,991.02	32,936.41	33,028.34	35,136.94	35,437.82	35,505.85	35,493.96	35,504.66
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	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	4,773.32	73.43%	6,500.79	8,152.03	8,553.84	8,118.84	8,038.81	7,978.57	8,061.09	9,185.49	8,335.84	8,345.44	8,906.86	12,082.32	11,274.11
Provisiones Dinámicas	769.90	16.69%	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	5,381.57	5,381.57	5,381.57
Otras Reservas	4,003.42	211.92%	1,889.12	3,540.36	3,942.18	3,507.18	3,427.14	3,366.90	3,449.42	4,573.82	3,724.18	3,733.77	3,525.29	6,700.75	5,892.54

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(6,254.27)	141.82%	(4,410.14)	(7,520.48)	(7,922.29)	(7,461.84)	(7,381.81)	(7,321.57)	(7,450.88)	(8,575.27)	(7,725.63)	(7,735.23)	(8,296.65)	(11,472.11)	(10,664.41)
Utilidad de Periodo	2,506.61	(174.84%)	(1,433.65)	(328.58)	(799.64)	(905.66)	(1,009.97)	(1,192.53)	(1,231.40)	(1,247.09)	683.00	955.63	1,039.63	1,012.67	1,072.97
Ganancia o Perdida en Valores Disponibles para la Venta	615.86	(77.58%)	(793.87)	(710.47)	(575.41)	(552.87)	(491.19)	(473.45)	(442.40)	(334.78)	(156.27)	(128.02)	(143.99)	(128.92)	(178.01)
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	88,603.53	20.66%	428,877.73	408,314.91	473,600.98	462,838.03	453,557.45	496,482.99	501,291.93	503,040.34	504,266.03	523,697.24	495,129.27	506,838.13	517,481.27