

**BANCO FICOHSA (PANAMÁ), S. A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2020 A DICIEMBRE 2021**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	17,832.69	19.71%	90,461.56	92,668.01	114,951.72	79,670.81	73,285.65	62,729.19	78,161.99	70,722.11	63,539.14	74,813.61	112,650.69	140,285.53	108,294.25
Depositos Locales en Bancos	(27,225.87)	(59.84%)	45,494.93	29,510.01	19,804.02	26,485.12	17,728.21	19,217.82	23,779.28	15,424.06	11,927.20	11,506.78	17,000.57	25,798.95	18,269.06
A la Vista	(15,225.87)	(51.62%)	29,494.93	10,710.01	8,103.46	14,784.56	10,827.65	14,217.82	18,779.28	12,424.06	11,927.20	11,506.78	17,000.57	16,798.95	14,269.06
A Plazo	(12,000.00)	(75.00%)	16,000.00	18,800.00	11,700.56	11,700.56	6,900.56	5,000.00	5,000.00	3,000.00	0.00	0.00	0.00	9,000.00	4,000.00
Depositos Extranjeros en Bancos	45,282.21	102.27%	44,278.23	62,681.47	94,483.50	52,811.49	54,784.16	42,849.91	52,729.90	54,704.78	50,784.10	62,706.79	94,863.13	110,997.67	89,560.44
A la Vista	45,282.21	102.27%	44,278.23	62,681.47	94,483.50	52,811.49	54,784.16	42,849.91	52,729.90	54,704.78	50,784.10	62,706.79	94,863.13	110,997.67	89,560.44
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
Menos Provisiones	(10.59)	(76.81%)	13.78	15.77	8.83	8.85	5.33	4.09	4.23	2.68	0.35	0.43	0.36	6.81	3.20
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	(10.59)	(76.81%)	13.78	15.77	8.83	8.85	5.33	4.09	4.23	2.68	0.35	0.43	0.36	6.81	3.20
Otros	(234.24)	(33.36%)	702.18	492.31	673.03	383.04	778.61	665.54	1,657.04	595.95	828.20	600.47	787.35	3,495.73	467.94
<b>CARTERA CREDITICIA</b>	66,921.67	14.74%	454,011.32	446,377.01	447,130.12	461,717.31	471,526.65	482,437.39	495,917.25	503,372.01	510,571.67	511,209.96	507,705.37	504,001.51	520,933.00
Locales	(12,147.99)	(7.78%)	156,094.31	154,456.84	153,079.58	157,168.02	155,932.22	159,834.88	146,207.16	146,281.10	162,295.62	153,429.59	157,207.56	153,095.57	143,946.32
Extranjero	82,957.76	27.10%	306,063.31	300,226.80	302,676.80	312,865.88	324,419.73	331,956.20	359,281.75	367,282.22	358,888.98	368,958.69	362,272.93	363,124.23	389,021.06
Menos Provisiones	3,888.10	47.73%	8,146.29	8,306.63	8,626.26	8,316.60	8,825.31	9,353.69	9,571.66	10,191.31	10,612.94	11,178.33	11,775.12	12,218.29	12,034.39
Locales	5,007.54	100.97%	4,959.32	5,444.95	5,848.02	5,493.94	5,991.10	6,524.95	6,814.34	7,370.46	7,825.48	8,382.97	8,857.09	9,328.17	9,966.86
Extranjero	(1,119.44)	(35.13%)	3,186.97	2,861.68	2,778.24	2,822.66	2,834.20	2,828.75	2,757.32	2,820.86	2,787.46	2,795.36	2,918.03	2,890.11	2,067.53
<b>INVERSIONES EN VALORES</b>	32,974.63	55.01%	59,947.71	61,839.70	84,088.91	80,531.27	83,490.09	82,943.53	98,727.91	98,189.44	98,089.29	96,284.45	89,841.82	93,509.87	92,922.34
Locales	30,071.43	54.39%	55,287.28	57,184.46	74,439.19	70,889.00	71,179.54	73,308.29	88,154.25	88,615.96	88,521.02	86,670.30	80,240.23	85,957.16	85,358.72
Extranjero	2,974.78	63.83%	4,660.43	4,655.23	9,649.72	9,642.28	12,310.55	9,635.24	10,633.69	9,620.94	9,613.58	9,673.86	9,657.18	7,630.32	7,635.21
Menos Provisiones	71.59	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	60.04	47.46	45.31	59.71	55.59	77.61	71.59
Locales	70.79	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	44.75	46.67	44.51	58.92	54.80	76.82	70.79
Extranjero	0.79	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	15.29	0.79	0.79	0.79	0.79	0.79	0.79
<b>OTROS ACTIVOS</b>	(8,202.02)	(19.30%)	42,506.71	42,972.99	42,074.01	42,104.44	42,195.97	42,152.28	37,729.50	37,959.97	39,190.30	37,570.24	37,596.00	36,926.30	34,304.70
Locales	(5,822.16)	(16.84%)	34,567.73	34,989.17	35,308.33	35,498.95	35,553.78	35,116.44	32,189.81	32,104.82	33,258.35	32,187.93	31,648.74	30,995.58	28,745.57
Extranjero	(2,379.86)	(29.98%)	7,938.98	7,983.82	6,765.68	6,605.49	6,642.19	7,035.85	5,539.69	5,855.15	5,931.95	5,382.31	5,947.25	5,930.71	5,559.12
<b>TOTAL DE ACTIVOS</b>	109,526.97	16.93%	646,927.31	643,857.72	688,244.75	664,023.83	670,498.36	670,262.39	710,536.65	710,243.53	711,390.40	719,878.25	747,793.88	774,723.21	756,454.29
<b>DEPOSITOS</b>	79,558.26	14.08%	564,899.84	570,517.16	624,494.61	599,075.71	592,460.58	596,346.74	632,330.55	639,527.25	639,979.89	635,410.50	665,210.34	694,628.39	644,458.10
Locales	20,995.82	54.60%	38,454.49	33,649.31	38,405.11	41,997.02	34,437.17	36,404.89	41,621.80	47,110.72	40,542.10	40,586.38	52,113.47	52,227.46	59,450.31



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Utilidad de Periodos Anteriores	871.32	(14.43%)	(6,039.57)	(5,429.24)	(5,429.24)	(5,038.75)	(5,038.75)	(5,035.18)	(5,035.18)	(5,035.18)	(5,035.18)	(5,035.18)	(5,168.24)	(5,168.24)	(5,168.24)
Utilidad de Periodo	2,339.84	323.01%	724.38	200.52	251.59	768.74	927.11	1,264.34	1,627.51	1,908.61	2,136.07	2,367.10	2,598.01	2,808.32	3,064.22
Ganancia o Perdida en Valores Disponibles para la Venta	(761.34)	(239.76%)	317.55	233.52	(189.12)	(660.67)	(174.43)	(154.30)	(139.47)	(106.23)	(65.87)	(261.27)	(359.68)	(516.60)	(443.79)
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>109,526.97</b>	<b>16.93%</b>	<b>646,927.31</b>	<b>643,857.72</b>	<b>688,244.75</b>	<b>664,023.83</b>	<b>670,498.36</b>	<b>670,262.39</b>	<b>710,536.65</b>	<b>710,243.53</b>	<b>711,390.40</b>	<b>719,878.25</b>	<b>747,793.88</b>	<b>774,723.21</b>	<b>756,454.29</b>