

**BANCO FICOHSA (PANAMÁ), S. A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2021 A DICIEMBRE 2022**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(32,161.94)	(29.70%)	108,294.25	128,582.33	122,781.95	159,041.09	90,374.30	64,738.80	65,298.43	56,435.89	67,988.24	59,356.25	57,309.20	70,021.49	76,132.31
Depositos Locales en Bancos	16,878.70	92.39%	18,269.06	25,699.38	23,056.91	31,399.54	18,029.88	18,283.60	29,952.95	11,236.08	18,052.78	28,110.24	23,401.12	17,140.68	35,147.76
A la Vista	(3,621.30)	(25.38%)	14,269.06	11,699.38	16,056.91	17,399.54	9,029.88	8,283.60	9,952.95	10,236.08	8,052.78	7,110.24	8,401.12	7,140.68	10,647.76
A Plazo	20,500.00	512.50%	4,000.00	14,000.00	7,000.00	14,000.00	9,000.00	10,000.00	20,000.00	1,000.00	10,000.00	21,000.00	15,000.00	10,000.00	24,500.00
Depositos Extranjeros en Bancos	(49,096.11)	(54.82%)	89,560.44	102,209.76	99,284.50	127,061.40	71,793.70	45,851.91	34,688.46	44,555.66	49,453.29	30,715.23	33,194.61	52,242.47	40,464.34
A la Vista	(49,096.11)	(54.82%)	89,560.44	102,209.76	99,284.50	127,061.40	71,793.70	45,851.91	34,688.46	44,555.66	49,453.29	30,715.23	33,194.61	40,242.47	40,464.34
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	12,000.00	0.00
Menos Provisiones	86.64	2,711.02%	3.20	35.07	40.39	51.54	30.25	33.96	52.57	18.74	64.96	72.33	51.94	60.20	89.83
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	86.64	2,711.02%	3.20	35.07	40.39	51.54	30.25	33.96	52.57	18.74	64.96	72.33	51.94	60.20	89.83
Otros	142.11	30.37%	467.94	708.27	480.92	631.70	580.97	637.25	709.60	662.89	547.13	603.12	765.41	698.54	610.05
<b>CARTERA CREDITICIA</b>	86,107.75	16.53%	520,933.00	518,303.89	525,574.75	525,888.28	528,904.54	546,603.45	549,245.73	543,690.13	555,314.34	564,084.10	567,453.00	579,331.23	607,040.75
Locales	(34,995.80)	(24.31%)	143,946.32	143,113.18	143,628.56	142,885.16	137,237.07	135,141.05	108,202.75	106,687.67	105,920.30	106,671.83	108,627.96	108,200.19	108,950.52
Extranjero	118,481.34	30.46%	389,021.06	387,442.33	394,682.44	396,102.72	405,563.32	426,029.11	447,444.38	443,677.29	456,340.83	464,652.99	466,651.79	479,507.53	507,502.41
Menos Provisiones	(2,622.21)	(21.79%)	12,034.39	12,251.61	12,736.25	13,099.60	13,895.85	14,566.71	6,401.39	6,674.82	6,946.80	7,240.72	7,826.76	8,376.49	9,412.18
Locales	(6,215.86)	(62.37%)	9,966.86	10,167.35	10,415.87	10,755.00	11,648.78	12,126.54	3,843.57	3,951.90	4,032.85	3,930.21	3,988.39	4,000.29	3,751.00
Extranjero	3,593.66	173.81%	2,067.53	2,084.25	2,320.38	2,344.60	2,247.07	2,440.16	2,557.82	2,722.93	2,913.95	3,310.52	3,838.36	4,376.20	5,661.18
<b>INVERSIONES EN VALORES</b>	54,347.17	58.49%	92,922.34	94,146.55	93,052.33	123,638.38	164,937.61	170,704.09	176,576.34	173,027.39	195,609.65	175,470.03	184,414.60	152,735.01	147,269.51
Locales	3,749.43	4.39%	85,358.72	83,644.13	82,585.08	92,996.31	103,986.90	114,511.85	119,659.46	118,548.73	130,498.20	111,827.25	111,724.28	91,631.16	89,108.15
Extranjero	50,976.70	667.65%	7,635.21	10,593.69	10,562.26	30,850.47	61,251.78	56,505.45	57,325.07	54,861.95	65,556.65	64,168.46	73,249.90	61,574.34	58,611.91
Menos Provisiones	378.96	529.38%	71.59	91.27	95.01	208.40	301.07	313.21	408.18	383.30	445.20	525.68	559.59	470.49	450.54
Locales	188.94	266.89%	70.79	81.68	85.42	147.10	230.89	229.23	321.32	309.32	360.07	334.42	334.04	266.75	259.73
Extranjero	190.02	23,993.04%	0.79	9.59	9.59	61.30	70.18	83.99	86.87	73.98	85.13	191.25	225.55	203.74	190.81
<b>OTROS ACTIVOS</b>	20,911.12	60.96%	34,304.70	34,854.50	35,978.72	34,687.09	36,202.89	35,616.66	56,159.57	57,940.83	57,279.51	57,977.69	58,390.74	57,181.26	55,215.82
Locales	1,109.49	3.86%	28,745.57	29,071.74	29,816.23	29,463.73	30,370.24	29,734.92	29,403.52	30,713.67	29,923.13	30,648.44	30,596.94	30,176.61	29,855.06
Extranjero	19,801.63	356.20%	5,559.12	5,782.76	6,162.49	5,223.36	5,832.65	5,881.74	26,756.05	27,227.16	27,356.38	27,329.25	27,793.80	27,004.66	25,360.75
<b>TOTAL DE ACTIVOS</b>	129,204.11	17.08%	756,454.29	775,887.28	777,387.75	843,254.84	820,419.35	817,663.00	847,280.08	831,094.24	876,191.74	856,888.07	867,567.54	859,269.00	885,658.39
<b>DEPOSITOS</b>	107,328.89	16.65%	644,458.10	679,166.96	668,947.50	745,074.98	716,866.64	726,413.24	737,761.83	717,444.27	719,822.91	726,014.49	728,101.70	728,582.55	751,786.98
Locales	54,520.31	91.71%	59,450.31	61,827.17	64,004.98	118,968.39	118,136.30	112,735.96	116,673.31	100,941.13	96,533.91	91,438.20	93,288.14	89,045.76	113,970.62

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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	47,185.29	92.29%	51,126.11	53,275.03	54,804.83	107,709.17	108,033.68	102,169.44	105,105.00	94,119.31	89,306.08	85,349.59	82,338.74	79,661.89	98,311.40
A la Vista	2,618.42	12.77%	20,501.33	22,226.57	21,820.33	45,012.02	31,290.57	26,838.25	34,740.72	34,936.20	27,628.07	22,605.80	18,747.14	14,499.72	23,119.75
A Plazo	45,303.93	259.08%	17,486.72	17,607.81	24,197.95	54,304.47	67,857.66	61,671.04	59,574.15	49,606.28	50,934.41	53,957.55	54,700.70	58,310.06	62,790.66
De Ahorros	(737.06)	(5.61%)	13,138.05	13,440.66	8,786.54	8,392.67	8,885.44	13,660.15	10,790.12	9,576.83	10,743.60	8,786.24	8,890.91	6,852.11	12,401.00
De Bancos	7,335.02	88.12%	8,324.20	8,552.14	9,200.15	11,259.22	10,102.62	10,566.52	11,568.31	6,821.82	7,227.83	6,088.61	10,949.40	9,383.87	15,659.22
A la Vista	4,335.02	327.37%	1,324.20	1,552.14	200.15	2,259.22	1,102.62	1,566.52	2,568.31	2,821.82	3,227.83	2,088.61	4,949.40	4,383.87	5,659.22
A Plazo	3,000.00	42.86%	7,000.00	7,000.00	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00	4,000.00	4,000.00	4,000.00	6,000.00	5,000.00	10,000.00
Extranjero	52,808.57	9.03%	585,007.79	617,339.79	604,942.52	626,106.60	598,730.34	613,677.28	621,088.51	616,503.13	623,289.00	634,576.29	634,813.56	639,536.79	637,816.36
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	67,505.79	12.09%	558,380.57	597,659.97	584,858.83	608,104.65	582,964.62	574,013.65	590,183.52	581,891.67	598,219.02	599,343.69	607,331.09	620,121.93	625,886.36
A la Vista	(1,085.22)	(1.96%)	55,331.85	89,586.06	74,350.96	84,257.06	68,987.91	52,727.65	70,764.52	72,370.15	82,337.89	68,455.43	66,289.66	59,268.53	54,246.62
A Plazo	11,443.67	2.82%	405,251.63	411,718.54	415,298.12	412,162.18	404,006.22	405,287.34	409,610.01	408,192.85	406,022.77	408,100.52	418,979.78	427,997.80	416,695.30
De Ahorros	57,147.34	58.43%	97,797.09	96,355.37	95,209.76	111,685.41	109,970.48	115,998.67	109,808.99	101,328.67	109,858.36	122,787.74	122,061.65	132,855.59	154,944.43
De Bancos	(14,697.22)	(55.20%)	26,627.22	19,679.82	20,083.69	18,001.94	15,765.72	39,663.63	30,904.99	34,611.47	25,069.98	35,232.60	27,482.47	19,414.87	11,930.00
A la Vista	(11,700.52)	(49.83%)	23,478.60	17,530.91	17,934.50	17,852.46	15,615.95	29,513.57	20,754.64	24,460.82	24,919.05	35,081.37	27,331.01	19,263.18	11,778.08
A Plazo	(2,996.70)	(95.18%)	3,148.62	2,148.91	2,149.19	149.48	149.77	10,150.06	10,150.35	10,150.64	150.93	151.22	151.46	151.69	151.92
OBLIGACIONES	20,838.08	45.50%	45,800.00	35,800.00	46,050.00	39,000.00	39,000.00	32,500.00	45,500.00	44,433.18	90,896.19	55,935.90	70,102.20	56,929.45	66,638.08
Locales	8,000.00	400.00%	2,000.00	2,000.00	0.00	0.00	0.00	0.00	1,000.00	0.00	0.00	0.00	10,000.00	16,000.00	10,000.00
Extranjero	12,838.08	29.31%	43,800.00	33,800.00	46,050.00	39,000.00	39,000.00	32,500.00	44,500.00	44,433.18	90,896.19	55,935.90	60,102.20	40,929.45	56,638.08
OTROS PASIVOS	(9,483.82)	(53.27%)	17,802.51	12,941.89	14,718.78	11,601.07	14,491.36	9,011.59	11,320.86	14,357.71	9,956.78	18,401.15	11,531.90	15,544.74	8,318.70
Locales	(9,916.72)	(63.00%)	15,740.87	6,936.13	12,656.63	9,424.57	11,991.03	6,565.58	8,884.00	10,452.57	7,043.45	12,127.66	8,601.16	10,914.14	5,824.15
Extranjero	432.91	21.00%	2,061.64	6,005.76	2,062.15	2,176.51	2,500.33	2,446.01	2,436.86	3,905.14	2,913.33	6,273.49	2,930.74	4,630.60	2,494.55
PATRIMONIO	10,520.95	21.74%	48,393.68	47,978.42	47,671.47	47,578.78	50,061.35	49,738.17	52,697.39	54,859.07	55,515.85	56,536.53	57,831.74	58,212.25	58,914.63
Capital	5,120.00	11.69%	43,800.00	44,000.00	44,000.00	44,000.00	47,000.00	47,000.00	47,000.00	48,520.00	48,620.00	48,920.00	48,920.00	48,920.00	48,920.00
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	(211.83)	(2.97%)	7,141.48	7,190.37	7,190.37	7,190.37	7,190.37	7,190.37	7,190.37	7,190.37	7,190.37	7,190.37	7,190.37	6,929.66	6,929.66
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	6,929.66	6,929.66	6,929.66	6,929.66	6,929.66
Otras Reservas	(211.83)	(100.00%)	211.83	260.71	260.71	260.71	260.71	260.71	260.71	260.71	260.71	260.71	260.71	0.00	0.00

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Utilidad de Periodos Anteriores	2,300.41	(44.51%)	(5,168.24)	(2,152.90)	(2,152.90)	(2,152.90)	(2,152.90)	(2,682.69)	(2,682.69)	(2,682.69)	(2,682.69)	(2,682.69)	(2,682.69)	(2,815.54)	(2,867.83)
Utilidad de Periodo	2,941.86	96.01%	3,064.22	28.93	221.76	327.72	533.37	892.60	1,342.86	1,947.23	2,448.79	3,167.72	4,444.61	5,247.18	6,006.09
Ganancia o Perdida en Valores Disponible para la Venta	370.51	(83.49%)	(443.79)	(1,087.97)	(1,587.76)	(1,786.40)	(2,509.49)	(2,662.11)	(153.15)	(115.83)	(60.62)	(58.87)	(40.55)	(69.05)	(73.28)
<b>PASIVO Y PATRIMONIO</b>	<b>129,204.11</b>	<b>17.08%</b>	<b>756,454.29</b>	<b>775,887.28</b>	<b>777,387.75</b>	<b>843,254.84</b>	<b>820,419.35</b>	<b>817,663.00</b>	<b>847,280.08</b>	<b>831,094.24</b>	<b>876,191.74</b>	<b>856,888.07</b>	<b>867,567.54</b>	<b>859,269.00</b>	<b>885,658.39</b>