

**BANCO FICOHSA (PANAMÁ), S. A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2022 A DICIEMBRE 2023**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2022		2023										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	28,193.62	37.03%	76,132.31	71,523.65	59,022.24	95,745.92	68,593.49	89,824.74	89,024.38	112,774.97	111,772.72	91,756.15	79,087.58	106,253.38	104,325.93
Depositos Locales en Bancos	(26,721.15)	(76.03%)	35,147.76	38,990.72	26,563.79	33,161.39	24,217.12	27,867.16	30,624.70	24,526.19	24,552.69	31,315.02	19,924.80	20,583.60	8,426.62
A la Vista	(2,221.15)	(20.86%)	10,647.76	8,290.72	7,563.79	7,161.39	14,217.12	8,867.16	7,624.70	8,526.19	9,552.69	15,315.02	9,924.80	10,583.60	8,426.62
A Plazo	(24,500.00)	(100.00%)	24,500.00	30,700.00	19,000.00	26,000.00	10,000.00	19,000.00	23,000.00	16,000.00	15,000.00	16,000.00	10,000.00	10,000.00	0.00
Depositos Extranjeros en Bancos	54,911.09	135.70%	40,464.34	32,001.78	31,962.48	61,928.68	43,936.16	61,291.93	57,808.27	87,662.78	86,745.38	60,005.01	58,835.54	85,081.96	95,375.42
A la Vista	54,911.09	135.70%	40,464.34	32,001.78	31,962.48	52,928.68	43,936.16	46,291.93	57,808.27	67,662.78	62,745.38	40,005.01	47,835.54	74,081.96	95,375.42
A Plazo	0.00	0.00%	0.00	0.00	0.00	9,000.00	0.00	15,000.00	0.00	20,000.00	24,000.00	20,000.00	11,000.00	11,000.00	0.00
Menos Provisiones	(72.61)	(80.83%)	89.83	156.77	81.93	84.22	54.89	52.16	31.78	29.53	35.51	32.00	13.39	24.68	17.22
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	(72.61)	(80.83%)	89.83	156.77	81.93	84.22	54.89	52.16	31.78	29.53	35.51	32.00	13.39	24.68	17.22
Otros	(68.93)	(11.30%)	610.05	687.92	577.91	740.07	495.10	717.82	623.19	615.53	510.16	468.13	340.63	612.49	541.12
<b>CARTERA CREDITICIA</b>	98,829.45	16.29%	606,680.02	577,134.68	586,614.06	634,527.96	653,271.58	666,538.99	649,218.25	627,359.88	596,720.78	644,322.31	643,987.69	663,537.62	705,509.47
Locales	(14,706.00)	(13.50%)	108,950.52	105,507.32	114,954.42	113,517.56	112,304.51	111,282.31	108,126.99	102,700.34	91,297.36	92,298.93	95,798.74	97,651.06	94,244.52
Extranjero	114,909.21	22.64%	507,502.41	482,019.08	482,485.62	532,113.09	552,087.12	566,699.65	552,830.17	536,483.18	517,416.92	564,537.81	561,000.45	578,770.94	622,411.62
Menos Provisiones	1,373.76	14.06%	9,772.91	10,391.72	10,825.99	11,102.69	11,120.04	11,442.98	11,738.90	11,823.64	11,993.50	12,514.43	12,811.50	12,884.38	11,146.66
Locales	306.26	8.24%	3,715.32	4,241.12	4,591.44	4,470.64	4,206.98	4,203.83	4,134.17	4,284.28	4,155.31	4,169.54	3,975.06	3,777.62	4,021.57
Extranjero	1,067.50	17.62%	6,057.59	6,150.60	6,234.55	6,632.05	6,913.07	7,239.14	7,604.73	7,539.37	7,838.19	8,344.89	8,836.43	9,106.76	7,125.09
<b>INVERSIONES EN VALORES</b>	37,100.89	25.19%	147,269.51	143,392.12	153,486.19	157,728.87	161,031.58	152,022.11	152,096.23	165,455.28	167,470.86	169,217.88	178,414.58	177,546.68	184,370.41
Locales	29,944.17	33.60%	89,108.15	85,214.45	88,580.80	87,482.36	85,873.52	85,886.12	85,802.00	95,037.50	94,877.47	96,008.03	97,919.22	111,072.32	119,052.31
Extranjero	7,486.40	12.77%	58,611.91	58,626.42	65,367.18	70,813.56	75,746.01	66,714.67	66,884.14	71,068.88	73,273.37	73,710.43	81,220.29	67,248.57	66,098.31
Menos Provisiones	329.67	73.17%	450.54	448.75	461.79	567.04	587.96	578.67	589.92	651.11	679.99	500.58	724.93	774.21	780.22
Locales	473.97	182.48%	259.73	300.18	321.73	358.19	388.06	458.27	449.69	416.65	463.62	454.32	677.59	727.49	733.71
Extranjero	(144.30)	(75.62%)	190.81	148.56	140.06	208.86	199.90	120.41	140.22	234.46	216.37	46.26	47.34	46.72	46.51
<b>OTROS ACTIVOS</b>	(3,584.05)	(6.42%)	55,818.62	57,612.22	57,559.91	57,005.22	65,761.22	56,978.35	61,225.19	59,619.83	58,866.58	57,527.72	57,599.79	57,057.27	52,234.57
Locales	(2,088.45)	(6.73%)	31,017.03	31,428.56	31,386.56	31,642.48	39,640.04	30,647.47	35,879.41	33,650.72	32,346.20	31,525.94	31,686.97	31,478.70	28,928.58
Extranjero	(1,495.60)	(6.03%)	24,801.60	26,183.67	26,173.34	25,362.74	26,121.18	26,330.88	25,345.77	25,969.11	26,520.39	26,001.79	25,912.83	25,578.57	23,305.99
<b>TOTAL DE ACTIVOS</b>	160,539.92	18.12%	885,900.48	849,662.67	856,682.39	945,007.97	948,657.86	965,364.19	951,564.05	965,209.97	934,830.94	962,824.06	959,089.64	1,004,394.95	1,046,440.39
<b>DEPOSITOS</b>	131,832.06	17.54%	751,786.98	721,194.44	716,364.05	802,035.75	819,247.77	813,925.63	800,825.72	812,551.47	815,435.21	842,173.49	840,292.89	882,283.75	883,619.05
Locales	(47,570.70)	(41.74%)	113,970.62	105,010.00	104,023.52	114,968.03	104,135.52	88,208.52	91,009.48	82,529.26	53,347.10	57,572.84	61,411.80	82,682.30	66,399.93



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Utilidad de Periodos Anteriores	4,651.15	(243.39%)	(1,911.00)	4,095.08	4,095.08	4,095.08	4,095.08	4,084.07	4,084.07	4,084.07	4,084.07	4,084.07	4,084.07	4,084.07	4,084.07	2,740.15
Utilidad de Periodo	4,046.73	67.38%	6,006.08	286.76	940.14	1,676.28	2,317.23	3,331.42	4,241.87	5,161.70	6,168.97	6,988.97	7,541.41	8,857.73	10,052.81	10,052.81
Ganancia o Perdida en Valores Disponibles para la Venta	(2,697.67)	261.88%	(1,030.11)	(1,000.17)	(1,384.99)	(1,307.01)	(1,337.08)	(1,889.14)	(1,604.50)	(1,132.30)	(1,390.35)	(2,961.69)	(3,937.65)	(4,948.09)	(3,727.79)	(3,727.79)
PASIVO Y PATRIMONIO	160,539.92	18.12%	885,900.48	849,662.67	856,682.39	945,007.97	948,657.86	965,364.19	951,564.05	965,209.97	934,830.94	962,824.06	959,089.64	1,004,394.95	1,046,440.39	1,046,440.39