

BANCO FICOHSA (PANAMÁ), S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	19,564.18	18.75%	104,325.93	96,222.29	93,847.81	104,845.03	94,051.92	72,264.48	88,955.25	69,889.39	80,750.28	103,841.88	93,420.65	82,868.14	123,890.11
Depositos Locales en Bancos	40,690.78	482.88%	8,426.62	24,298.41	19,218.03	21,649.24	37,378.26	10,139.77	12,238.44	11,630.71	12,368.51	22,813.57	24,121.59	9,857.92	49,117.39
A la Vista	5,690.78	67.53%	8,426.62	8,298.41	9,218.03	9,649.24	19,378.26	10,139.77	12,238.44	11,630.71	12,368.51	8,813.57	9,121.59	8,857.92	14,117.39
A Plazo	35,000.00	0.00%	0.00	16,000.00	10,000.00	12,000.00	18,000.00	0.00	0.00	0.00	0.00	14,000.00	15,000.00	1,000.00	35,000.00
Depositos Extranjeros en Bancos	(20,965.11)	(21.98%)	95,375.42	71,406.92	74,168.48	82,584.99	56,103.46	61,625.49	76,129.17	57,795.81	67,829.28	80,636.08	69,077.65	72,590.40	74,410.31
A la Vista	(20,965.11)	(21.98%)	95,375.42	56,406.92	60,168.48	73,584.99	50,103.46	61,625.49	76,129.17	57,795.81	67,829.28	71,636.08	69,077.65	72,590.40	74,410.31
A Plazo	0.00	0.00%	0.00	15,000.00	14,000.00	9,000.00	6,000.00	0.00	0.00	0.00	0.00	9,000.00	0.00	0.00	0.00
Menos Provisiones	26.20	152.15%	17.22	25.51	22.60	23.70	27.29	20.00	19.78	20.19	9.57	24.94	20.68	14.92	43.41
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	26.20	152.15%	17.22	25.51	22.60	23.70	27.29	20.00	19.78	20.19	9.57	24.94	20.68	14.92	43.41
Otros	(135.30)	(25.00%)	541.12	542.48	483.90	634.50	597.49	519.22	607.42	483.07	562.06	417.18	242.09	434.74	405.82
CARTERA CREDITICIA	17,061.25	2.42%	705,509.47	710,650.21	663,924.27	671,128.81	681,293.62	682,429.02	695,529.36	700,929.85	691,365.91	689,673.61	705,788.90	694,482.27	722,570.72
Locales	12,966.92	13.76%	94,244.52	105,184.68	113,341.83	140,253.74	160,049.54	191,348.69	237,010.07	253,722.23	232,688.77	92,515.11	98,386.17	98,589.99	107,211.44
Extranjero	(635.03)	(0.10%)	622,411.62	616,620.09	562,260.36	542,454.04	532,946.59	503,114.17	470,721.48	459,310.58	471,151.70	609,450.97	614,270.99	602,378.55	621,776.58
Menos Provisiones	(4,729.36)	(42.43%)	11,146.66	11,154.56	11,677.91	11,578.97	11,702.50	12,033.83	12,202.19	12,102.96	12,474.56	12,292.47	6,868.26	6,486.28	6,417.30
Locales	(513.36)	(12.77%)	4,021.57	3,883.96	4,168.89	4,085.01	4,089.58	4,184.25	4,378.08	4,373.59	4,099.50	3,875.39	3,806.32	3,450.88	3,508.22
Extranjero	(4,216.01)	(59.17%)	7,125.09	7,270.60	7,509.02	7,493.96	7,612.93	7,849.58	7,824.11	7,729.36	8,375.06	8,417.08	3,061.94	3,035.39	2,909.08
INVERSIONES EN VALORES	103,484.25	56.13%	184,370.41	185,188.83	194,425.42	198,291.09	230,687.53	234,020.14	232,273.17	229,432.45	242,947.66	235,497.25	269,222.63	309,775.59	287,854.66
Locales	141,574.14	118.92%	119,052.31	120,285.97	133,388.61	146,617.50	191,808.81	195,512.27	193,779.77	192,936.82	212,311.50	205,206.90	239,284.88	265,422.62	260,626.45
Extranjero	(37,217.51)	(56.31%)	66,098.31	66,142.80	62,403.77	53,191.02	40,524.30	40,013.75	40,012.31	37,982.62	32,079.77	31,685.87	31,381.04	45,922.13	28,880.80
Menos Provisiones	872.38	111.81%	780.22	1,239.94	1,366.95	1,517.43	1,645.58	1,505.88	1,518.91	1,486.99	1,443.60	1,395.52	1,443.28	1,569.16	1,652.60
Locales	878.95	119.80%	733.71	1,193.64	1,320.79	1,468.41	1,596.34	1,454.31	1,467.28	1,435.48	1,398.71	1,350.95	1,398.73	1,529.34	1,612.66
Extranjero	(6.57)	(14.13%)	46.51	46.30	46.17	49.02	49.24	51.57	51.63	51.51	44.89	44.57	44.55	39.83	39.94
OTROS ACTIVOS	(16.98)	(0.03%)	52,234.57	52,601.52	53,127.70	52,943.33	53,854.14	56,917.01	57,345.63	58,658.99	56,012.10	54,877.01	55,223.89	56,884.15	52,217.59
Locales	2,939.31	10.16%	28,928.58	28,867.57	29,017.33	29,915.81	31,333.19	33,785.40	34,839.84	35,912.62	33,347.01	32,291.41	33,687.36	34,553.47	31,867.89
Extranjero	(2,956.30)	(12.68%)	23,305.99	23,733.95	24,110.36	23,027.52	22,520.95	23,131.60	22,505.79	22,746.36	22,665.09	22,585.59	21,536.53	22,330.68	20,349.70
TOTAL DE ACTIVOS	140,092.69	13.39%	1,046,440.39	1,044,662.85	1,005,325.20	1,027,208.26	1,059,887.21	1,045,630.65	1,074,103.41	1,058,910.69	1,071,075.94	1,083,889.75	1,123,656.07	1,144,010.15	1,186,533.08
DEPOSITOS	148,143.95	16.77%	883,619.05	883,982.81	872,648.94	900,753.41	904,571.42	883,861.32	899,675.91	935,702.61	944,763.36	961,261.04	1,003,462.64	996,956.49	1,031,762.99
Locales	73,480.09	110.66%	66,399.93	69,033.53	76,818.38	85,492.98	89,675.94	90,802.18	94,242.30	109,216.85	104,157.36	119,372.07	122,709.39	118,069.64	139,880.01

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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	62,076.65	95.41%	65,063.13	67,654.37	74,070.78	84,127.63	87,250.45	89,537.84	89,896.96	107,634.99	101,286.40	110,782.74	114,779.03	115,071.08	127,139.78
A la Vista	12,386.30	66.91%	18,511.11	23,280.05	21,594.43	14,009.31	20,293.31	20,491.81	18,580.60	20,907.27	21,412.06	23,920.60	27,104.39	24,782.96	30,897.40
A Plazo	40,936.57	131.37%	31,161.66	31,374.99	35,043.02	47,098.56	49,543.67	51,411.89	53,215.27	65,894.69	66,839.22	75,124.91	70,482.27	68,943.12	72,098.24
De Ahorros	8,753.78	56.88%	15,390.36	12,999.34	17,433.33	23,019.76	17,413.47	17,634.14	18,101.08	20,833.04	13,035.12	11,737.22	17,192.38	21,345.00	24,144.14
De Bancos	11,403.44	853.05%	1,336.79	1,379.16	2,747.60	1,365.35	2,425.49	1,264.34	4,345.34	1,581.86	2,870.96	8,589.34	7,930.36	2,998.56	12,740.23
A la Vista	353.44	32.28%	1,094.79	1,137.16	2,505.60	1,123.35	1,883.49	722.34	803.34	1,039.86	1,078.96	1,797.34	1,138.36	706.56	1,448.23
A Plazo	11,050.00	4,566.12%	242.00	242.00	242.00	242.00	542.00	542.00	3,542.00	542.00	1,792.00	6,792.00	6,792.00	2,292.00	11,292.00
Extranjero	74,663.86	9.14%	817,219.12	814,949.28	795,830.56	815,260.43	814,895.49	793,059.15	805,433.61	826,485.76	840,606.00	841,888.97	880,753.25	878,886.86	891,882.98
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	65,509.60	8.13%	805,357.84	804,009.13	781,859.85	788,583.82	796,815.62	772,825.82	782,156.03	789,302.94	805,850.52	798,601.10	837,503.62	844,324.98	870,867.44
A la Vista	(4,307.71)	(4.83%)	89,238.47	83,648.88	80,481.86	76,510.71	74,396.83	82,225.75	68,393.79	67,436.38	56,637.64	63,955.69	97,281.42	86,790.79	84,930.76
A Plazo	60,195.08	10.04%	599,701.56	586,045.38	584,538.27	596,385.84	603,574.54	571,037.11	591,880.69	600,351.28	618,601.31	614,046.72	612,238.21	620,937.07	659,896.63
De Ahorros	9,622.23	8.27%	116,417.82	134,314.86	116,839.73	115,687.27	118,844.25	119,562.96	121,881.55	121,515.28	130,611.57	120,598.69	127,983.99	136,597.12	126,040.05
De Bancos	9,154.26	77.18%	11,861.28	10,940.16	13,970.70	26,676.61	18,079.87	20,233.33	23,277.58	37,182.82	34,755.48	43,287.87	43,249.63	34,561.88	21,015.54
A la Vista	6,309.18	53.90%	11,706.36	10,785.01	13,815.32	26,020.99	16,924.02	19,577.24	21,621.23	33,526.25	9,255.48	21,214.62	24,043.11	13,842.34	18,015.54
A Plazo	2,845.08	1,836.47%	154.92	155.14	155.39	655.62	1,155.85	656.09	1,656.34	3,656.57	25,500.00	22,073.25	19,206.52	20,719.54	3,000.00
OBLIGACIONES	(16,447.64)	(19.31%)	85,172.70	81,624.90	51,500.00	41,500.00	74,390.16	74,779.00	91,456.06	35,500.00	36,500.00	32,500.00	32,500.00	53,725.06	68,725.06
Locales	17,500.00	0.00%	0.00	9,500.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	8,000.00	5,000.00	5,000.00	5,000.00	2,500.00	17,500.00
Extranjero	(33,947.64)	(39.86%)	85,172.70	72,124.90	39,500.00	29,500.00	62,390.16	62,779.00	79,456.06	27,500.00	31,500.00	27,500.00	27,500.00	51,225.06	51,225.06
OTROS PASIVOS	3,179.00	31.51%	10,089.89	10,788.34	12,456.09	15,209.68	12,290.74	16,441.03	11,042.55	12,381.84	12,311.94	9,647.30	10,342.45	14,011.57	13,268.89
Locales	2,338.18	40.41%	5,786.09	5,307.29	5,582.79	11,012.64	6,014.78	10,299.88	6,059.64	7,728.34	5,221.94	4,786.08	5,591.22	6,180.78	8,124.28
Extranjero	840.82	19.54%	4,303.79	5,481.06	6,873.30	4,197.04	6,275.96	6,141.15	4,982.91	4,653.50	7,090.00	4,861.22	4,751.24	7,830.79	5,144.61
PATRIMONIO	5,217.39	7.72%	67,558.75	68,266.80	68,720.17	69,745.17	68,634.89	70,549.29	71,928.89	75,326.24	77,500.64	80,481.41	77,350.97	79,317.02	72,776.14
Capital	0.00	0.00%	50,220.00	50,220.00	50,220.00	50,220.00	50,220.00	50,220.00	50,220.00	50,220.00	50,220.00	50,220.00	50,220.00	50,220.00	50,220.00
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	4,291.77	51.87%	8,273.58	8,273.58	8,273.58	8,273.58	8,273.58	8,273.58	8,273.58	8,273.58	11,770.97	10,211.71	10,211.71	10,242.15	12,565.34
Provisiones Dinámicas	3,762.02	45.47%	8,273.58	8,273.58	8,273.58	8,273.58	8,273.58	8,273.58	8,273.58	8,273.58	8,587.74	10,211.71	10,211.71	10,211.71	12,035.60
Otras Reservas	529.74	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,183.22	0.00	0.00	30.44	529.74

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Utilidad de Periodos Anteriores	2,974.73	108.56%	2,740.15	12,792.96	12,792.96	12,792.96	12,792.96	12,792.96	12,672.09	12,672.09	12,672.09	9,174.70	10,733.95	10,733.95	10,318.04	5,714.88
Utilidad de Periodo	2,400.43	23.88%	10,052.81	502.82	1,360.18	2,028.25	2,980.53	4,034.01	5,088.87	6,493.45	7,322.65	8,627.89	9,817.93	10,891.20	12,453.24	
Ganancia o Perdida en Valores Disponibles para la Venta	(4,449.54)	119.36%	(3,727.79)	(3,522.56)	(3,926.55)	(3,569.62)	(5,632.18)	(4,650.38)	(4,325.64)	(2,332.87)	(987.67)	687.86	(3,632.63)	(2,354.38)	(8,177.32)	
PASIVO Y PATRIMONIO	140,092.69	13.39%	1,046,440.39	1,044,662.85	1,005,325.20	1,027,208.26	1,059,887.21	1,045,630.65	1,074,103.41	1,058,910.69	1,071,075.94	1,083,889.75	1,123,656.07	1,144,010.15	1,186,533.08	