

HELM BANK (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	378,923.73	358,991.55	418,615.06	432,093.34	429,177.65	414,611.76	477,705.27	0.00	0.00
ACTIVOS LIQUIDOS	74,909.65	71,180.11	78,207.28	71,591.31	90,355.93	57,010.87	81,018.74	0.00	0.00
TOTAL DE PRESTAMOS	199,965.59	195,725.33	199,013.04	212,485.40	195,644.38	215,381.68	217,916.72	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	199,965.59	195,725.33	199,013.04	212,485.40	195,644.38	215,381.68	217,916.72	0.00	0.00
TOTAL DE INVERSIONES	99,324.05	87,324.83	136,373.19	143,206.93	137,966.50	137,760.42	173,349.29	0.00	0.00
TOTAL DE DEPOSITOS	350,462.93	328,897.16	379,986.59	390,495.09	386,827.15	370,857.27	432,906.24	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	350,462.93	328,897.16	379,986.59	390,495.09	386,827.15	370,857.27	432,906.24	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	346,396.06	327,261.85	376,988.60	388,677.31	384,633.98	369,751.31	426,428.54	0.00	0.00
DEPOSITOS DE BANCOS	4,066.87	1,635.30	2,997.99	1,817.77	2,193.17	1,105.96	6,477.70	0.00	0.00
PATRIMONIO TOTAL	25,992.53	27,218.54	35,391.56	38,994.91	40,172.78	41,398.58	42,556.48	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	336,042.02	342,244.32	376,078.15	417,190.45	404,050.69	386,801.66	448,160.16	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	249,866.22	263,598.18	294,685.13	329,200.18	316,450.26	318,096.13	363,326.12	0.00	0.00
TOTAL DE PRESTAMOS	165,470.71	169,984.65	194,416.61	207,339.09	197,804.99	205,553.51	208,464.88	0.00	0.00
TOTAL DE INVERSIONES	84,395.52	93,613.53	100,268.53	121,861.09	118,645.27	112,542.62	154,861.24	0.00	0.00
PATRIMONIO TOTAL	21,860.93	23,618.60	28,656.46	29,962.99	33,082.66	34,308.56	38,974.02	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	16,280.76	3,672.95	7,193.24	10,602.04	13,694.68	2,759.76	5,352.83	0.00	0.00
EGRESOS DE OPERACIONES	9,578.50	1,942.08	3,813.89	5,547.59	7,172.14	1,459.58	2,882.65	0.00	0.00
INGRESO NETO DE INTERESES	6,702.26	1,730.87	3,379.35	5,054.46	6,522.54	1,300.18	2,470.18	0.00	0.00

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OTROS INGRESOS	12,022.14	2,564.86	5,103.94	7,716.94	10,021.48	2,671.84	5,301.48	0.00	0.00
INGRESO DE OPERACIONES	18,724.41	4,295.73	8,483.29	12,771.39	16,544.02	3,972.02	7,771.66	0.00	0.00
EGRESOS GENERALES	10,789.89	3,156.85	5,769.38	8,222.92	10,123.62	2,067.41	4,695.36	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	7,934.51	1,138.87	2,713.92	4,548.48	6,420.40	1,904.61	3,076.30	0.00	0.00
UTILIDAD DEL PERIODO	7,178.82	1,138.87	2,713.92	4,548.48	6,420.40	1,904.61	3,076.30	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	40.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,672.54	3,672.54	3,672.54	3,672.54	3,672.54	3,672.54	3,422.54	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	9,181.34	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.84	1.88	1.85	1.73	1.88	1.71	1.57	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.86	7.58	8.45	9.02	9.36	9.98	8.91	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.68	9.62	10.55	10.96	12.04	11.72	10.88	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.00	13.91	17.78	18.35	20.53	19.22	19.53	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.37	21.64	20.58	18.33	23.36	15.37	18.72	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.77	19.83	18.68	16.57	21.05	13.75	16.96	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.72	48.19	56.47	55.01	59.02	52.52	58.76	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.87	1.73	1.84	1.84	2.03	2.40	1.69	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.14	1.33	1.44	1.45	1.59	1.97	1.37	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	32.84	19.29	18.94	20.24	19.41	22.21	15.79	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.52	5.57	4.88	4.29	4.33	3.47	2.95	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.83	2.95	2.59	2.25	2.27	1.84	1.59	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.68	2.63	2.29	2.05	2.06	1.63	1.36	0.00	0.00

