

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	429,177.65	414,611.76	477,705.27	501,848.51	546,559.72	557,191.97	623,456.51	641,821.61	674,827.06
ACTIVOS LIQUIDOS	90,355.93	57,010.87	81,018.74	51,152.16	84,829.02	64,279.55	117,818.57	54,085.95	69,191.88
TOTAL DE PRESTAMOS	195,644.38	215,381.68	217,916.72	262,834.87	280,898.68	296,398.45	334,328.75	366,508.72	419,408.48
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	195,644.38	215,381.68	217,916.72	262,834.87	280,898.68	296,398.45	334,328.75	366,508.72	419,408.48
TOTAL DE INVERSIONES	137,966.50	137,760.42	173,349.29	181,914.66	174,899.76	190,376.81	164,984.70	213,755.14	177,705.29
TOTAL DE DEPOSITOS	386,827.15	370,857.27	432,906.24	455,098.66	499,939.74	506,481.45	570,601.31	589,040.78	618,277.11
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	386,827.15	370,857.27	432,906.24	455,098.66	499,939.74	506,481.45	570,601.31	589,040.78	618,277.11
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	384,633.98	369,751.31	426,428.54	452,327.60	497,739.03	504,067.78	568,512.95	587,686.47	614,810.63
DEPOSITOS DE BANCOS	2,193.17	1,105.96	6,477.70	2,771.07	2,200.71	2,413.66	2,088.36	1,354.31	3,466.48
PATRIMONIO TOTAL	40,172.78	41,398.58	42,556.48	43,752.36	44,141.26	47,443.08	50,101.18	49,537.06	52,992.23
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	404,050.69	386,801.66	448,160.16	466,970.92	487,868.69	485,901.87	550,580.89	571,835.06	610,693.39
ACTIVOS GENERADORES DE INGRESOS	316,450.26	318,096.13	363,326.12	400,220.93	394,704.66	419,958.68	445,289.73	512,506.69	526,456.11
TOTAL DE PRESTAMOS	197,804.99	205,553.51	208,464.88	237,660.13	238,271.53	255,890.07	276,122.73	314,671.79	350,153.58
TOTAL DE INVERSIONES	118,645.27	112,542.62	154,861.24	162,560.79	156,433.13	164,068.62	169,166.99	197,834.90	176,302.53
PATRIMONIO TOTAL	33,082.66	34,308.56	38,974.02	41,373.63	42,157.02	44,420.83	46,328.83	46,644.71	48,566.74
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	13,694.68	2,759.76	5,352.83	8,266.44	11,728.87	4,300.91	8,523.30	13,066.12	18,162.72
EGRESOS DE OPERACIONES	7,172.14	1,459.58	2,882.65	4,307.78	5,676.58	1,346.83	2,792.08	4,735.19	6,701.66
INGRESO NETO DE INTERESES	6,522.54	1,300.18	2,470.18	3,958.66	6,052.29	2,954.09	5,731.22	8,330.93	11,461.06

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OTROS INGRESOS	10,021.48	2,671.84	5,301.48	9,843.57	12,481.90	2,498.71	6,358.98	9,442.45	12,434.60
INGRESO DE OPERACIONES	16,544.02	3,972.02	7,771.66	13,802.23	18,534.19	5,452.80	12,090.20	17,773.38	23,895.66
EGRESOS GENERALES	10,123.62	2,067.41	4,695.36	8,962.78	11,831.46	2,951.09	6,494.34	9,324.68	12,624.55
UTILIDAD ANTES DE PROVISIONES	6,420.40	1,904.61	3,076.30	4,839.46	6,702.74	2,501.71	5,595.86	8,448.71	11,271.11
UTILIDAD DEL PERIODO	6,420.40	1,904.61	3,076.30	4,415.96	6,014.24	1,779.71	4,443.86	6,562.71	8,518.71
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	35.59	0.00	0.00	400.00	182.08	172.84
TOTAL PROVISIONES PARA PRESTAMOS	3,672.54	3,672.54	3,422.54	3,764.04	4,029.04	4,550.04	4,980.04	5,614.04	6,480.44
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.01	0.00	0.00	0.12	0.05	0.04
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	10,575.81	0.00	0.00	1,245.01	3,083.22	3,749.29
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.88	1.71	1.57	1.43	1.43	1.54	1.49	1.53	1.55
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.36	9.98	8.91	8.72	8.08	8.51	8.04	7.72	7.85
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.04	11.72	10.88	9.84	9.68	9.75	10.03	8.54	8.87
PATRIMONIO / PRESTAMOS TOTALES (%)	20.53	19.22	19.53	16.65	15.71	16.01	14.99	13.52	12.63
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 (%)	23.36	15.37	18.72	11.24	16.97	12.69	20.65	9.18	11.19
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	21.05	13.75	16.96	10.19	15.52	11.54	18.90	8.43	10.25
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	59.02	52.52	58.76	51.21	51.95	50.28	49.56	45.47	39.93
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.03	2.40	1.69	1.47	1.52	1.70	2.00	1.71	1.62
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.59	1.97	1.37	1.26	1.23	1.47	1.61	1.53	1.39
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.41	22.21	15.79	14.23	14.27	16.03	19.18	18.76	17.54
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.33	3.47	2.95	2.75	2.97	4.10	3.83	3.40	3.45
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.27	1.84	1.59	1.44	1.44	1.28	1.25	1.23	1.27
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.06	1.63	1.36	1.32	1.53	2.81	2.57	2.17	2.18

