

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	546,559.72	557,191.97	623,456.51	641,821.61	674,827.06	739,110.29	760,924.86	0.00	0.00
ACTIVOS LIQUIDOS	84,829.02	64,279.55	117,818.57	54,085.95	69,191.88	129,973.96	91,896.20	0.00	0.00
TOTAL DE PRESTAMOS	280,898.68	296,398.45	334,328.75	366,508.72	419,408.48	404,099.82	448,485.15	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	280,898.68	296,398.45	334,328.75	366,508.72	419,408.48	404,099.82	448,485.15	0.00	0.00
TOTAL DE INVERSIONES	174,899.76	190,376.81	164,984.70	213,755.14	177,705.29	198,343.74	212,380.86	0.00	0.00
TOTAL DE DEPOSITOS	499,939.74	506,481.45	570,601.31	589,040.78	618,277.11	677,110.69	696,326.63	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	499,939.74	506,481.45	570,601.31	589,040.78	618,277.11	677,110.69	696,326.63	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	497,739.03	504,067.78	568,512.95	587,686.47	614,810.63	672,671.52	692,853.26	0.00	0.00
DEPOSITOS DE BANCOS	2,200.71	2,413.66	2,088.36	1,354.31	3,466.48	4,439.17	3,473.37	0.00	0.00
PATRIMONIO TOTAL	44,141.26	47,443.08	50,101.18	49,537.06	52,992.23	57,814.22	60,407.57	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	487,868.69	485,901.87	550,580.89	571,835.06	610,693.39	648,151.13	692,190.69	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	394,704.66	419,958.68	445,289.73	512,506.69	526,456.11	544,609.41	580,089.73	0.00	0.00
TOTAL DE PRESTAMOS	238,271.53	255,890.07	276,122.73	314,671.79	350,153.58	350,249.13	391,406.95	0.00	0.00
TOTAL DE INVERSIONES	156,433.13	164,068.62	169,166.99	197,834.90	176,302.53	194,360.28	188,682.78	0.00	0.00
PATRIMONIO TOTAL	42,157.02	44,420.83	46,328.83	46,644.71	48,566.74	52,628.65	55,254.37	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,728.87	4,300.91	8,523.30	13,066.12	18,162.72	5,248.82	10,573.81	0.00	0.00
EGRESOS DE OPERACIONES	5,676.58	1,346.83	2,792.08	4,735.19	6,701.66	1,982.50	4,043.56	0.00	0.00
INGRESO NETO DE INTERESES	6,052.29	2,954.09	5,731.22	8,330.93	11,461.06	3,266.32	6,530.25	0.00	0.00

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OTROS INGRESOS	12,481.90	2,498.71	6,358.98	9,442.45	12,434.60	3,038.25	6,805.29	0.00	0.00
INGRESO DE OPERACIONES	18,534.19	5,452.80	12,090.20	17,773.38	23,895.66	6,304.57	13,335.53	0.00	0.00
EGRESOS GENERALES	11,831.46	2,951.09	6,494.34	9,324.68	12,740.17	2,425.62	6,467.66	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	6,702.74	2,501.71	5,595.86	8,448.71	11,155.49	3,878.96	6,867.87	0.00	0.00
UTILIDAD DEL PERIODO	6,014.24	1,779.71	4,443.86	6,562.71	8,403.09	3,547.51	5,917.42	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	400.00	182.08	172.84	0.00	1,610.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	4,029.04	4,550.04	4,980.04	5,614.04	6,480.44	6,811.88	7,341.88	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.12	0.05	0.04	0.00	0.36	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	1,245.01	3,083.22	3,749.29	0.00	456.02	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.43	1.54	1.49	1.53	1.55	1.69	1.64	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.08	8.51	8.04	7.72	7.85	7.82	7.94	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.68	9.75	10.03	8.54	8.87	9.60	9.14	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.71	16.01	14.99	13.52	12.63	14.31	13.47	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 (%)	16.97	12.69	20.65	9.18	11.19	19.20	13.20	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.52	11.54	18.90	8.43	10.25	17.59	12.08	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	51.95	50.28	49.56	45.47	39.93	48.49	43.70	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.52	1.70	2.00	1.71	1.60	2.61	2.04	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.23	1.47	1.61	1.53	1.38	2.19	1.71	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.27	16.03	19.18	18.76	17.30	26.96	21.42	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.97	4.10	3.83	3.40	3.45	3.86	3.65	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.44	1.28	1.25	1.23	1.27	1.46	1.39	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.53	2.81	2.57	2.17	2.18	2.40	2.25	0.00	0.00

