

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	674,827.06	739,110.29	760,924.86	724,615.05	759,249.34	785,213.50	823,082.80	0.00	0.00
ACTIVOS LIQUIDOS	69,191.88	129,973.96	91,896.20	111,135.34	133,040.35	103,730.60	200,114.04	0.00	0.00
TOTAL DE PRESTAMOS	419,408.48	404,099.82	448,485.15	426,981.10	438,480.54	452,524.73	431,446.85	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	419,408.48	404,099.82	448,485.15	426,981.10	438,480.54	452,524.73	431,446.85	0.00	0.00
TOTAL DE INVERSIONES	177,705.29	198,343.74	212,380.86	179,066.34	179,874.80	221,914.09	184,835.64	0.00	0.00
TOTAL DE DEPOSITOS	618,277.11	677,110.69	696,326.63	654,496.94	686,803.16	710,077.91	742,373.92	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	618,277.11	677,110.69	696,326.63	654,496.94	686,803.16	710,077.91	742,373.92	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	614,810.63	672,671.52	692,853.26	646,737.36	682,264.04	706,563.26	740,123.98	0.00	0.00
DEPOSITOS DE BANCOS	3,466.48	4,439.17	3,473.37	7,759.58	4,539.12	3,514.65	2,249.94	0.00	0.00
PATRIMONIO TOTAL	52,992.23	57,814.22	60,407.57	65,153.63	68,532.20	70,602.87	71,818.74	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	610,693.39	648,151.13	692,190.69	683,218.33	717,038.20	762,161.89	792,003.83	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	526,456.11	544,609.41	580,089.73	593,155.65	607,734.56	638,441.19	638,574.25	0.00	0.00
TOTAL DE PRESTAMOS	350,153.58	350,249.13	391,406.95	396,744.91	428,944.51	428,312.28	439,966.00	0.00	0.00
TOTAL DE INVERSIONES	176,302.53	194,360.28	188,682.78	196,410.74	178,790.04	210,128.92	198,608.25	0.00	0.00
PATRIMONIO TOTAL	48,566.74	52,628.65	55,254.37	57,345.35	60,762.21	64,208.54	66,113.15	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	18,162.72	5,248.82	10,573.81	15,892.20	20,847.51	4,650.14	9,007.33	0.00	0.00
EGRESOS DE OPERACIONES	6,701.66	1,982.50	4,043.56	5,908.76	7,929.99	1,989.19	3,956.65	0.00	0.00
INGRESO NETO DE INTERESES	11,461.06	3,266.32	6,530.25	9,983.44	12,917.52	2,660.95	5,050.69	0.00	0.00

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OTROS INGRESOS	12,434.60	3,038.25	6,805.29	10,281.58	12,631.31	2,514.83	6,180.38	0.00	0.00
INGRESO DE OPERACIONES	23,895.66	6,304.57	13,335.53	20,265.01	25,548.83	5,175.78	11,231.07	0.00	0.00
EGRESOS GENERALES	12,740.17	2,425.62	6,467.66	9,226.92	10,817.93	2,518.63	4,764.51	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	11,155.49	3,878.96	6,867.87	11,038.10	14,730.90	2,657.15	6,466.56	0.00	0.00
UTILIDAD DEL PERIODO	8,403.09	3,547.51	5,917.42	9,590.55	12,889.25	2,382.91	5,827.69	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	172.84	0.00	1,610.00	1,630.00	1,879.07	1,610.00	1,610.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	6,480.44	6,811.88	7,341.88	7,838.98	8,052.86	8,327.11	8,312.37	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.04	0.00	0.36	0.38	0.43	0.36	0.37	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	3,749.29	0.00	456.02	480.92	428.56	517.21	516.30	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.55	1.69	1.64	1.84	1.84	1.84	1.93	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.85	7.82	7.94	8.99	9.03	8.99	8.73	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.87	9.60	9.14	10.75	11.08	10.47	11.65	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	12.63	14.31	13.47	15.26	15.63	15.60	16.65	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 (%)	11.19	19.20	13.20	16.98	19.37	14.61	26.96	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.25	17.59	12.08	15.34	17.52	13.21	24.31	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	39.93	48.49	43.70	44.34	45.56	45.86	51.85	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.60	2.61	2.04	2.16	2.12	1.49	1.83	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.38	2.19	1.71	1.87	1.80	1.25	1.47	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.30	26.96	21.42	22.30	21.21	14.84	17.63	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.45	3.86	3.65	3.57	3.43	2.91	2.82	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.27	1.46	1.39	1.33	1.30	1.25	1.24	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.18	2.40	2.25	2.24	2.13	1.67	1.58	0.00	0.00

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.32	38.47	48.50	45.53	42.34	48.66	42.42	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.36	2.23	2.35	2.31	2.08	1.58	1.94	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	38.00	39.00	41.00	37.00	41.00	41.00	40.00	0.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	11,037.07	10,361.53	10,938.66	11,540.03	10,694.65	11,037.19	10,786.17	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	16,270.45	17,361.81	16,983.58	17,689.11	16,751.30	17,318.97	18,559.35	0.00	0.00
UTILIDAD NETA / EMPLEADOS	221.13	90.96	144.33	259.20	314.37	58.12	145.69	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	23.47	32.65	22.05	12.90	12.51	6.24	8.17	0.00	0.00
PRESTAMOS (%)	49.31	36.34	34.14	16.50	4.55	11.98	(3.80)	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	49.31	36.34	34.14	16.50	4.55	11.98	(3.80)	0.00	0.00
DEPOSITOS (%)	23.67	33.69	22.03	11.11	11.08	4.87	6.61	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	23.67	33.69	22.03	11.11	11.08	4.87	6.61	0.00	0.00
PATRIMONIO (%)	20.05	21.86	20.57	31.53	29.33	22.12	18.89	0.00	0.00
UTILIDAD NETA (%)	39.72	99.33	33.16	46.14	53.39	(32.83)	(1.52)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	424,106.08	408,519.15	454,197.03	431,791.06	443,994.40	458,116.83	437,030.78	0.00	0.00
MENCION ESPECIAL	1,610.00	2,392.56	20.00	1,098.97	659.94	1,125.02	511.50	0.00	0.00
SUBNORMAL	0.00	0.00	0.00	300.05	0.00	0.00	0.00	0.00	0.00
DUDOSO	172.84	0.00	1,610.00	20.00	269.07	0.00	606.94	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	1,610.00	1,610.00	1,610.00	1,610.00	0.00	0.00