

**HELM BANK (PANAMÁ), S.A.**  
**ESTADÍSTICAS FINANCIERAS**  
**A DICIEMBRE 2013**  
**( En Miles de Balboas )**

|                                       | 2011       | 2012       |            |            |            | 2013       |            |            |              |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|
|                                       | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre    |
| <b>BALANCE DE SITUACION</b>           |            |            |            |            |            |            |            |            |              |
| TOTAL DE ACTIVOS                      | 674,827.06 | 739,110.29 | 760,924.86 | 724,615.05 | 759,249.34 | 785,213.50 | 823,082.80 | 837,209.02 | 1,015,351.28 |
| ACTIVOS LIQUIDOS                      | 69,191.88  | 129,973.96 | 91,896.20  | 111,135.34 | 133,040.35 | 103,730.60 | 200,114.04 | 144,323.73 | 172,616.89   |
| TOTAL DE PRESTAMOS                    | 419,408.48 | 404,099.82 | 448,485.15 | 426,981.10 | 438,480.54 | 452,524.73 | 431,446.85 | 500,100.66 | 632,422.16   |
| 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 | 500,100.66 | 632,422.16   |
| TOTAL DE INVERSIONES                  | 177,705.29 | 198,343.74 | 212,380.86 | 179,066.34 | 179,874.80 | 221,914.09 | 184,835.64 | 186,240.46 | 202,386.95   |
| TOTAL DE DEPOSITOS                    | 618,277.11 | 677,110.69 | 696,326.63 | 654,496.94 | 686,803.16 | 710,077.91 | 742,373.92 | 760,678.02 | 937,524.71   |
| 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 | 760,678.02 | 937,524.71   |
| 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 | 753,679.00 | 936,742.62   |
| DEPOSITOS DE BANCOS                   | 3,466.48   | 4,439.17   | 3,473.37   | 7,759.58   | 4,539.12   | 3,514.65   | 2,249.94   | 6,999.03   | 782.08       |
| PATRIMONIO TOTAL                      | 52,992.23  | 57,814.22  | 60,407.57  | 65,153.63  | 68,532.20  | 70,602.87  | 71,818.74  | 72,939.89  | 73,820.13    |
| <b>PROMEDIO (12 MESES)</b>            |            |            |            |            |            |            |            |            |              |
| TOTAL DE ACTIVOS                      | 610,693.39 | 648,151.13 | 692,190.69 | 683,218.33 | 717,038.20 | 762,161.89 | 792,003.83 | 780,912.03 | 887,300.31   |
| 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 | 646,194.28 | 726,582.22   |
| TOTAL DE PRESTAMOS                    | 350,153.58 | 350,249.13 | 391,406.95 | 396,744.91 | 428,944.51 | 428,312.28 | 439,966.00 | 463,540.88 | 535,451.35   |
| TOTAL DE INVERSIONES                  | 176,302.53 | 194,360.28 | 188,682.78 | 196,410.74 | 178,790.04 | 210,128.92 | 198,608.25 | 182,653.40 | 191,130.87   |
| PATRIMONIO TOTAL                      | 48,566.74  | 52,628.65  | 55,254.37  | 57,345.35  | 60,762.21  | 64,208.54  | 66,113.15  | 69,046.76  | 71,176.16    |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |            |            |            |            |            |            |            |            |              |
| INGRESOS POR INTERESES                | 18,162.72  | 5,248.82   | 10,573.81  | 15,892.20  | 20,847.51  | 4,650.14   | 9,007.33   | 14,164.80  | 18,833.33    |
| EGRESOS DE OPERACIONES                | 6,701.66   | 1,982.50   | 4,043.56   | 5,908.76   | 7,929.99   | 1,989.19   | 3,956.65   | 5,954.26   | 8,150.10     |
| 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   | 8,210.54   | 10,683.23    |
| OTROS INGRESOS                        | 12,434.60  | 3,038.25   | 6,805.29   | 10,281.58  | 12,631.31  | 2,514.83   | 6,180.38   | 7,969.65   | 9,901.03     |
| INGRESO DE OPERACIONES                | 23,895.66  | 6,304.57   | 13,335.53  | 20,265.01  | 25,548.83  | 5,175.78   | 11,231.07  | 16,180.19  | 20,584.26    |

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|   | 2011      | 2012     |          |            |           | 2013     |          |            |           |
|---|-----------|----------|----------|------------|-----------|----------|----------|------------|-----------|
|   | Diciembre | Marzo    | Junio    | Septiembre | Diciembre | Marzo    | Junio    | Septiembre | Diciembre |
| EGRESOS GENERALES   | 12,740.17 | 2,425.62 | 6,467.66 | 9,226.92   | 10,817.93 | 2,518.63 | 4,764.51 | 7,052.48   | 8,934.46  |
| 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 | 9,127.71   | 11,649.80 |
| UTILIDAD DEL PERIODO  | 8,403.09  | 3,547.51 | 5,917.42 | 9,590.55   | 12,889.25 | 2,382.91 | 5,827.69 | 6,973.03   | 7,194.16  |
| <b>CALIDAD DE ACTIVOS</b>   |           |          |          |            |           |          |          |            |           |
| TOTAL DE PRESTAMOS VENCIDOS   | 172.84    | 0.00     | 1,610.00 | 1,630.00   | 1,879.07  | 1,610.00 | 1,610.00 | 1,610.00   | 2,762.08  |
| 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 | 9,720.96   | 12,118.90 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 0.04      | 0.00     | 0.36     | 0.38       | 0.43      | 0.36     | 0.37     | 0.32       | 0.44      |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 3,749.29  | 0.00     | 456.02   | 480.92     | 428.56    | 517.21   | 516.30   | 603.79     | 438.76    |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 1.55      | 1.69     | 1.64     | 1.84       | 1.84      | 1.84     | 1.93     | 1.94       | 1.92      |
| <b>RAZONES DE CAPITAL</b>   |           |          |          |            |           |          |          |            |           |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 7.85      | 7.82     | 7.94     | 8.99       | 9.03      | 8.99     | 8.73     | 8.71       | 7.27      |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 8.87      | 9.60     | 9.14     | 10.75      | 11.08     | 10.47    | 11.65    | 10.63      | 8.84      |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 12.63     | 14.31    | 13.47    | 15.26      | 15.63     | 15.60    | 16.65    | 14.59      | 11.67     |
| INDICE DE ADECUACION DE CAPITAL   | 0.00      | 0.00     | 0.00     | 0.00       | 0.00      | 0.00     | 0.00     | 0.00       | 0.00      |
| <b>LIQUIDEZ</b>   |           |          |          |            |           |          |          |            |           |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 11.19     | 19.20    | 13.20    | 16.98      | 19.37     | 14.61    | 26.96    | 18.97      | 18.41     |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 10.25     | 17.59    | 12.08    | 15.34      | 17.52     | 13.21    | 24.31    | 17.24      | 17.00     |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 39.93     | 48.49    | 43.70    | 44.34      | 45.56     | 45.86    | 51.85    | 43.46      | 40.00     |
| <b>RENTABILIDAD</b>   |           |          |          |            |           |          |          |            |           |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 1.60      | 2.61     | 2.04     | 2.16       | 2.12      | 1.49     | 1.83     | 1.44       | 0.99      |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 1.38      | 2.19     | 1.71     | 1.87       | 1.80      | 1.25     | 1.47     | 1.19       | 0.81      |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 17.30     | 26.96    | 21.42    | 22.30      | 21.21     | 14.84    | 17.63    | 13.47      | 10.11     |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 3.45      | 3.86     | 3.65     | 3.57       | 3.43      | 2.91     | 2.82     | 2.92       | 2.59      |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 1.27      | 1.46     | 1.39     | 1.33       | 1.30      | 1.25     | 1.24     | 1.23       | 1.12      |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.18      | 2.40     | 2.25     | 2.24       | 2.13      | 1.67     | 1.58     | 1.69       | 1.47      |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 53.32     | 38.47    | 48.50    | 45.53      | 42.34     | 48.66    | 42.42    | 43.59      | 43.40     |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 2.36      | 2.23     | 2.35     | 2.31       | 2.08      | 1.58     | 1.94     | 1.64       | 1.36      |
| <b>PRODUCTIVIDAD</b>  |           |          |          |            |           |          |          |            |           |
| NUMERO DE EMPLEADOS   | 38.00     | 39.00    | 41.00    | 37.00      | 41.00     | 41.00    | 40.00    | 40.00      | 36.00     |

