

HELM BANK (PANAMÁ), S.A.
ESTADÍSTICAS FINANCIERAS
A DICIEMBRE 2016
(En Miles de Balboas)

| | 2014 | 2015 | | | | 2016 | | | |
|---------------------------------------|--------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 1,027,345.57 | 929,509.33 | 872,898.43 | 875,872.64 | 851,612.48 | 894,554.73 | 830,433.13 | 846,221.82 | 801,618.45 |
| ACTIVOS LIQUIDOS | 364,427.69 | 335,651.05 | 313,547.05 | 230,237.05 | 255,368.48 | 324,582.61 | 378,425.85 | 354,913.13 | 419,013.28 |
| TOTAL DE PRESTAMOS | 397,960.42 | 427,666.39 | 403,076.88 | 476,083.59 | 448,515.22 | 427,040.32 | 342,983.47 | 302,683.24 | 223,747.01 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 397,960.42 | 427,666.39 | 403,076.88 | 476,083.59 | 448,515.22 | 427,040.32 | 342,983.47 | 302,683.24 | 223,747.01 |
| TOTAL DE INVERSIONES | 179,266.99 | 157,579.53 | 148,140.17 | 161,598.05 | 139,525.74 | 136,600.13 | 102,992.72 | 182,210.83 | 153,498.09 |
| TOTAL DE DEPOSITOS | 861,660.54 | 834,573.59 | 778,577.19 | 781,374.85 | 757,866.45 | 794,826.18 | 729,078.41 | 744,266.69 | 704,607.82 |
| 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 | 861,660.54 | 834,573.59 | 778,577.19 | 781,374.85 | 757,866.45 | 794,826.18 | 729,078.41 | 744,266.69 | 704,607.82 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 859,511.16 | 833,536.53 | 777,888.45 | 779,635.72 | 749,905.39 | 794,719.50 | 722,907.18 | 742,770.23 | 697,116.54 |
| DEPOSITOS DE BANCOS | 2,149.38 | 1,037.05 | 688.75 | 1,739.13 | 7,961.06 | 106.67 | 6,171.23 | 1,496.47 | 7,491.28 |
| PATRIMONIO TOTAL | 78,669.10 | 83,852.53 | 85,854.64 | 88,434.84 | 88,242.95 | 93,725.61 | 96,029.46 | 96,239.31 | 93,321.33 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 1,021,348.43 | 990,329.07 | 951,523.67 | 925,530.11 | 939,479.02 | 912,032.03 | 851,665.78 | 861,047.23 | 826,615.46 |
| ACTIVOS GENERADORES DE INGRESOS | 706,018.26 | 683,534.77 | 612,182.03 | 600,883.84 | 582,634.18 | 574,443.18 | 498,596.62 | 561,287.85 | 482,643.03 |
| TOTAL DE PRESTAMOS | 515,191.29 | 507,878.00 | 471,735.84 | 467,538.98 | 423,237.82 | 427,353.35 | 373,030.17 | 389,383.41 | 336,131.11 |
| TOTAL DE INVERSIONES | 190,826.97 | 175,656.77 | 140,446.19 | 133,344.86 | 159,396.37 | 147,089.83 | 125,566.44 | 171,904.44 | 146,511.92 |
| PATRIMONIO TOTAL | 76,244.61 | 81,319.78 | 83,839.50 | 89,983.91 | 83,456.02 | 88,789.07 | 90,942.05 | 92,337.08 | 90,782.14 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 19,629.25 | 4,813.27 | 9,517.99 | 14,632.25 | 19,734.47 | 5,528.19 | 11,025.78 | 15,768.14 | 20,060.23 |
| EGRESOS DE OPERACIONES | 8,361.15 | 1,758.03 | 3,559.68 | 5,378.26 | 7,203.51 | 2,285.63 | 4,572.43 | 6,896.63 | 9,116.73 |
| INGRESO NETO DE INTERESES | 11,268.10 | 3,055.23 | 5,958.32 | 9,254.00 | 12,530.95 | 3,242.56 | 6,453.35 | 8,871.51 | 10,943.49 |
| OTROS INGRESOS | 17,393.57 | 23,541.84 | 31,705.50 | 40,030.13 | 45,669.34 | 2,997.66 | 5,838.42 | 8,321.51 | 11,400.94 |
| INGRESO DE OPERACIONES | 28,661.67 | 26,597.08 | 37,663.82 | 49,284.13 | 58,200.29 | 6,240.22 | 12,291.77 | 17,193.02 | 22,344.44 |

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| EGRESOS GENERALES | 13,599.29 | 24,070.14 | 32,542.63 | 41,948.13 | 46,372.32 | 3,419.84 | 6,363.50 | 9,064.27 | 11,655.52 |
| UTILIDAD ANTES DE PROVISIONES | 15,062.38 | 2,526.94 | 5,121.19 | 7,335.99 | 11,827.97 | 2,820.38 | 5,928.28 | 8,128.75 | 10,688.92 |
| UTILIDAD DEL PERIODO | 13,146.34 | 1,619.10 | 4,155.60 | 8,612.35 | 8,205.37 | 3,540.59 | 5,535.05 | 5,843.65 | 3,298.89 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 5,188.15 | 945.76 | 1,458.74 | 891.57 | 7,595.92 | 7,894.74 | 7,311.17 | 13,647.99 | 8,176.87 |
| TOTAL PROVISIONES PARA PRESTAMOS | 13,854.51 | 11,643.72 | 11,482.08 | 11,622.15 | 15,628.88 | 14,885.71 | 15,113.91 | 16,469.53 | 17,533.85 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.30 | 0.22 | 0.36 | 0.19 | 1.69 | 1.85 | 2.13 | 4.51 | 3.65 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 267.04 | 1,231.14 | 787.12 | 1,303.56 | 205.75 | 188.55 | 206.72 | 120.67 | 214.43 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 3.48 | 2.72 | 2.85 | 2.44 | 3.48 | 3.49 | 4.41 | 5.44 | 7.84 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 7.66 | 9.02 | 9.84 | 10.10 | 10.36 | 10.48 | 11.56 | 11.37 | 11.64 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 13.63 | 14.33 | 15.58 | 13.87 | 15.01 | 16.63 | 21.53 | 19.85 | 24.74 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 19.77 | 19.61 | 21.30 | 18.58 | 19.67 | 21.95 | 28.00 | 31.80 | 41.71 |
| 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 (%) | 42.29 | 40.22 | 40.27 | 29.47 | 33.70 | 40.84 | 51.90 | 47.69 | 59.47 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 35.47 | 36.11 | 35.92 | 26.29 | 29.99 | 36.28 | 45.57 | 41.94 | 52.27 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 63.10 | 59.10 | 59.30 | 50.15 | 52.11 | 58.02 | 66.03 | 72.17 | 81.25 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.86 | 0.95 | 1.36 | 1.91 | 1.41 | 2.47 | 2.22 | 1.39 | 0.68 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.29 | 0.65 | 0.87 | 1.24 | 0.87 | 1.55 | 1.30 | 0.90 | 0.40 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 17.24 | 7.96 | 9.91 | 12.76 | 9.83 | 15.95 | 12.17 | 8.44 | 3.63 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.78 | 2.82 | 3.11 | 3.25 | 3.39 | 3.85 | 4.42 | 3.75 | 4.16 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.18 | 1.03 | 1.16 | 1.19 | 1.24 | 1.59 | 1.83 | 1.64 | 1.89 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.60 | 1.79 | 1.95 | 2.05 | 2.15 | 2.26 | 2.59 | 2.11 | 2.27 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 47.45 | 90.50 | 86.40 | 85.11 | 79.68 | 54.80 | 51.77 | 52.72 | 52.16 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.46 | 13.78 | 10.36 | 8.88 | 7.84 | 2.09 | 2.34 | 1.98 | 2.36 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 37.00 | 40.00 | 39.00 | 40.00 | 44.00 | 45.00 | 45.00 | 43.00 | 44.00 |

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|--------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| NUMERO DE SUCURSALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 10,755.69 | 10,691.66 | 10,335.30 | 11,902.09 | 10,193.53 | 9,489.78 | 7,621.85 | 7,039.15 | 5,085.16 |
| DEPOSITOS TOTALES / EMPLEADOS | 23,288.12 | 20,864.34 | 19,963.52 | 19,534.37 | 17,224.24 | 17,662.80 | 16,201.74 | 17,308.53 | 16,013.81 |
| UTILIDAD NETA / EMPLEADOS | 355.31 | 40.48 | 106.55 | 215.31 | 186.49 | 78.68 | 123.00 | 135.90 | 74.97 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 1.18 | (11.57) | (15.26) | (10.18) | (17.11) | (3.76) | (4.86) | (3.39) | (5.87) |
| PRESTAMOS (%) | (37.07) | (27.28) | (25.41) | 3.72 | 12.70 | (0.15) | (14.91) | (36.42) | (50.11) |
| LOCALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | (37.07) | (27.28) | (25.41) | 3.72 | 12.70 | (0.15) | (14.91) | (36.42) | (50.11) |
| DEPOSITOS (%) | (8.09) | (13.59) | (17.32) | (10.94) | (12.05) | (4.76) | (6.36) | (4.75) | (7.03) |
| LOCALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | (8.09) | (13.59) | (17.32) | (10.94) | (12.05) | (4.76) | (6.36) | (4.75) | (7.03) |
| PATRIMONIO (%) | 6.57 | 6.43 | 4.93 | (3.38) | 12.17 | 11.77 | 11.85 | 8.83 | 5.76 |
| UTILIDAD NETA (%) | 82.74 | (65.99) | (44.76) | (27.35) | (37.58) | 118.68 | 33.19 | (32.15) | (59.80) |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 398,207.25 | 430,676.75 | 397,247.23 | 470,792.92 | 440,196.40 | 410,650.75 | 319,412.49 | 289,891.81 | 208,682.59 |
| MENCION ESPECIAL | 11,746.69 | 7,687.59 | 15,852.99 | 14,784.29 | 16,351.77 | 23,380.54 | 31,373.71 | 15,612.97 | 24,421.40 |
| SUBNORMAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DUDOSO | 941.64 | 945.76 | 567.87 | 1,237.66 | 6,555.05 | 6,853.87 | 1,294.82 | 7,207.16 | 7,003.48 |
| IRRECUPERABLE | 919.35 | 0.00 | 890.87 | 890.87 | 1,040.87 | 1,040.87 | 6,016.35 | 6,440.83 | 1,173.39 |

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016