

HELM BANK (PANAMÁ), S.A.
ESTADÍSTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	851,612.48	894,554.73	830,433.13	846,221.82	801,618.45	673,021.15	568,728.74	565,897.24	577,694.35
ACTIVOS LIQUIDOS	255,368.48	324,582.61	378,425.85	354,913.13	419,013.28	308,579.54	164,205.36	200,066.16	232,145.75
TOTAL DE PRESTAMOS	448,515.22	427,040.32	342,983.47	302,683.24	223,747.01	214,610.41	228,109.29	215,625.65	196,973.72
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	448,515.22	427,040.32	342,983.47	302,683.24	223,747.01	214,610.41	228,109.29	215,625.65	196,973.72
TOTAL DE INVERSIONES	139,525.74	136,600.13	102,992.72	182,210.83	153,498.09	143,119.71	170,831.32	144,151.80	143,580.34
TOTAL DE DEPOSITOS	757,866.45	794,826.18	729,078.41	744,266.69	704,607.82	572,481.45	467,207.46	463,826.46	475,117.41
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	757,866.45	794,826.18	729,078.41	744,266.69	704,607.82	572,481.45	467,207.46	463,826.46	475,117.41
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	749,905.39	794,719.50	722,907.18	742,770.23	697,116.54	567,846.62	464,080.73	463,802.20	473,138.86
DEPOSITOS DE BANCOS	7,961.06	106.67	6,171.23	1,496.47	7,491.28	4,634.83	3,126.73	24.27	1,978.55
PATRIMONIO TOTAL	88,242.95	93,725.61	96,029.46	96,239.31	93,321.33	94,999.79	96,156.04	96,898.28	99,460.87
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	939,479.02	912,032.03	851,665.78	861,047.23	826,615.46	783,787.94	699,580.94	706,059.53	689,656.40
ACTIVOS GENERADORES DE INGRESOS	582,634.18	574,443.18	498,596.62	561,287.85	482,643.03	460,685.29	422,458.40	422,335.76	358,899.58
TOTAL DE PRESTAMOS	423,237.82	427,353.35	373,030.17	389,383.41	336,131.11	320,825.37	285,546.38	259,154.44	210,360.37
TOTAL DE INVERSIONES	159,396.37	147,089.83	125,566.44	171,904.44	146,511.92	139,859.92	136,912.02	163,181.32	148,539.21
PATRIMONIO TOTAL	83,456.02	88,789.07	90,942.05	92,337.08	90,782.14	94,362.70	96,092.75	96,568.80	96,391.10
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	19,734.47	5,528.19	11,025.78	15,768.14	20,060.23	3,898.75	7,978.77	12,401.80	16,440.20
EGRESOS DE OPERACIONES	7,203.51	2,285.63	4,572.43	6,896.63	9,116.73	1,585.98	3,158.09	4,849.72	6,502.79
INGRESO NETO DE INTERESES	12,530.95	3,242.56	6,453.35	8,871.51	10,943.49	2,312.77	4,820.68	7,552.09	9,937.41
OTROS INGRESOS	45,669.34	2,997.66	5,838.42	8,321.51	11,400.94	3,541.90	5,290.76	7,058.72	9,481.74
INGRESO DE OPERACIONES	58,200.29	6,240.22	12,291.77	17,193.02	22,344.44	5,854.67	10,111.44	14,610.80	19,419.15

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	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
NUMERO DE EMPLEADOS	44.00	45.00	45.00	43.00	44.00	41.00	41.00	47.00	45.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	10,193.53	9,489.78	7,621.85	7,039.15	5,085.16	5,234.40	5,563.64	4,587.78	4,377.19
DEPOSITOS TOTALES / EMPLEADOS	17,224.24	17,662.80	16,201.74	17,308.53	16,013.81	13,962.96	11,395.30	9,868.65	10,558.16
UTILIDAD NETA / EMPLEADOS	186.49	78.68	123.00	135.90	74.97	40.28	62.15	72.08	140.96
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(17.11)	(3.76)	(4.86)	(3.39)	(5.87)	(24.76)	(31.51)	(33.13)	(27.93)
PRESTAMOS (%)	12.70	(0.15)	(14.91)	(36.42)	(50.11)	(49.74)	(33.49)	(28.76)	(11.97)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	12.70	(0.15)	(14.91)	(36.42)	(50.11)	(49.74)	(33.49)	(28.76)	(11.97)
DEPOSITOS (%)	(12.05)	(4.76)	(6.36)	(4.75)	(7.03)	(27.97)	(35.92)	(37.68)	(32.57)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(12.05)	(4.76)	(6.36)	(4.75)	(7.03)	(27.97)	(35.92)	(37.68)	(32.57)
PATRIMONIO (%)	12.17	11.77	11.85	8.83	5.76	1.36	0.13	0.68	6.58
UTILIDAD NETA (%)	(37.58)	118.68	33.19	(32.15)	(59.80)	(53.36)	(53.97)	(42.03)	92.28
CLASIFICACION PRESTAMOS									
NORMAL	440,196.40	410,650.75	319,412.49	289,891.81	208,682.59	194,013.46	212,171.64	203,414.30	185,838.10
MENCION ESPECIAL	16,351.77	23,380.54	31,373.71	15,612.97	24,421.40	25,394.37	20,557.09	20,432.38	11,151.35
SUBNORMAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DUDOSO	6,555.05	6,853.87	1,294.82	7,207.16	7,003.48	3,738.03	4,935.49	2,950.83	11,965.87
IRRECUPERABLE	1,040.87	1,040.87	6,016.35	6,440.83	1,173.39	7,079.24	7,370.69	341.45	1,368.26