

HELM BANK (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	577,694.35	575,124.71	593,769.39	623,412.60	631,209.71	596,617.69	630,498.90	633,107.46	0.00
ACTIVOS LIQUIDOS	232,145.75	142,408.32	103,701.76	188,501.19	209,323.40	137,659.27	216,786.87	133,246.53	0.00
TOTAL DE PRESTAMOS	196,973.72	272,908.52	315,960.99	282,326.79	258,918.65	302,432.18	314,585.06	356,790.76	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	196,973.72	272,908.52	315,960.99	282,326.79	258,918.65	302,432.18	314,585.06	356,790.76	0.00
TOTAL DE INVERSIONES	143,580.34	153,979.45	149,680.42	137,869.46	128,927.19	149,708.07	93,393.90	136,226.08	0.00
TOTAL DE DEPOSITOS	475,117.41	471,959.25	470,254.54	505,574.13	493,206.38	481,883.56	508,570.02	504,974.15	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	475,117.41	471,959.25	470,254.54	505,574.13	493,206.38	481,883.56	508,570.02	504,974.15	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	473,138.86	471,362.63	463,974.29	504,058.44	491,079.87	481,247.28	507,589.29	502,583.14	0.00
DEPOSITOS DE BANCOS	1,978.55	596.62	6,280.25	1,515.69	2,126.52	636.28	980.73	2,391.01	0.00
PATRIMONIO TOTAL	99,460.87	99,676.43	102,076.42	105,919.36	106,626.49	110,899.86	118,026.87	121,743.73	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	689,656.40	624,072.93	581,249.07	594,654.92	604,452.03	585,871.20	612,134.15	628,260.03	0.00
ACTIVOS GENERADORES DE INGRESOS	358,899.58	392,309.05	432,291.01	389,986.85	364,199.95	439,514.11	436,810.19	456,606.55	0.00
TOTAL DE PRESTAMOS	210,360.37	243,759.47	272,035.14	248,976.22	227,946.18	287,670.35	315,273.03	319,558.78	0.00
TOTAL DE INVERSIONES	148,539.21	148,549.58	160,255.87	141,010.63	136,253.76	151,843.76	121,537.16	137,047.77	0.00
PATRIMONIO TOTAL	96,391.10	97,338.11	99,116.23	101,408.82	103,043.68	105,288.15	110,051.64	113,831.55	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	16,440.20	4,314.08	9,283.54	14,878.59	20,355.17	5,787.06	11,260.70	16,912.20	0.00
EGRESOS DE OPERACIONES	6,502.79	1,521.29	2,986.65	4,760.19	6,571.10	2,111.89	4,160.17	6,323.34	0.00
INGRESO NETO DE INTERESES	9,937.41	2,792.79	6,296.89	10,118.40	13,784.08	3,675.17	7,100.53	10,588.86	0.00

OTROS INGRESOS	9,481.74	2,055.32	6,729.86	19,164.39	39,234.89	8,951.55	14,013.68	16,518.95	0.00
INGRESO DE OPERACIONES	19,419.15	4,848.11	13,026.75	29,282.79	53,018.96	12,626.72	21,114.21	27,107.81	0.00
EGRESOS GENERALES	9,924.95	2,660.50	8,243.99	21,986.31	43,089.06	9,356.47	11,208.67	13,596.67	0.00
UTILIDAD ANTES DE PROVISIONES	9,494.21	2,187.62	4,782.77	7,296.48	9,929.91	3,270.26	9,905.53	13,511.13	0.00
UTILIDAD DEL PERIODO	6,343.23	911.54	3,768.15	7,088.83	7,008.05	3,158.18	10,257.73	13,730.26	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	13,334.13	12,743.51	12,444.48	11,459.59	11,163.18	11,071.28	361.91	359.97	0.00
TOTAL PROVISIONES PARA PRESTAMOS	13,349.86	14,212.19	13,990.31	12,140.26	14,141.16	14,244.19	4,050.15	4,143.24	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	6.77	4.67	3.94	4.06	4.31	3.66	0.12	0.10	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	100.12	111.52	112.42	105.94	126.68	128.66	1,119.11	1,151.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	6.78	5.21	4.43	4.30	5.46	4.71	1.29	1.16	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	17.22	17.33	17.19	16.99	16.89	18.59	18.72	19.23	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	29.21	23.35	21.92	25.21	27.49	24.53	28.93	24.69	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	50.49	36.52	32.31	37.52	41.18	36.67	37.52	34.12	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 (%)	48.86	30.17	22.05	37.28	42.44	28.57	42.63	26.39	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	40.18	24.76	17.46	30.24	33.16	23.07	34.38	21.05	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	79.08	62.80	53.88	64.55	68.58	59.63	60.99	53.36	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.77	0.93	1.74	2.42	1.92	2.87	4.70	4.01	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.92	0.58	1.30	1.59	1.16	2.16	3.35	2.91	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.58	3.75	7.60	9.32	6.80	12.00	18.64	16.08	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.58	4.40	4.30	5.09	5.59	5.27	5.16	4.94	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.81	1.55	1.38	1.63	1.80	1.92	1.90	1.85	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.77	2.85	2.91	3.46	3.78	3.34	3.25	3.09	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	51.11	54.88	63.29	75.08	81.27	74.10	53.09	50.16	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.64	2.10	3.11	6.55	10.77	8.15	6.42	4.82	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	45.00	43.00	37.00	38.00	39.00	40.00	38.00	37.00	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	4,377.19	6,346.71	8,539.49	7,429.65	6,638.94	7,560.80	8,278.55	9,642.99	0.00
DEPOSITOS TOTALES / EMPLEADOS	10,558.16	10,975.80	12,709.58	13,304.58	12,646.32	12,047.09	13,383.42	13,647.95	0.00
UTILIDAD NETA / EMPLEADOS	140.96	21.20	101.84	186.55	179.69	78.95	269.94	371.09	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(27.93)	(14.55)	4.40	10.16	9.26	3.74	6.19	1.56	0.00
PRESTAMOS (%)	(11.97)	27.16	38.51	30.93	31.45	10.82	(0.44)	26.38	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(11.97)	27.16	38.51	30.93	31.45	10.82	(0.44)	26.38	0.00	0.00
DEPOSITOS (%)	(32.57)	(17.56)	0.65	9.00	3.81	2.10	8.15	(0.12)	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(32.57)	(17.56)	0.65	9.00	3.81	2.10	8.15	(0.12)	0.00	0.00
PATRIMONIO (%)	6.58	4.92	6.16	9.31	7.20	11.26	15.63	14.94	0.00	0.00
UTILIDAD NETA (%)	92.28	(44.81)	47.88	109.26	10.48	246.47	172.22	93.69	0.00	0.00
CLASIFICACION PRESTAMOS										
NORMAL	185,838.10	263,394.01	304,886.02	269,610.62	249,893.13	293,476.03	305,278.87	348,438.09	0.00	0.00
MENCION ESPECIAL	11,151.35	10,983.19	12,620.80	13,396.85	12,003.49	12,129.06	12,994.42	12,135.94	0.00	0.00
SUBNORMAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DUDOSO	11,965.87	11,399.31	1,685.34	1,655.18	1,436.17	1,688.77	361.91	356.79	0.00	0.00
IRRECUPERABLE	1,368.26	1,344.20	10,759.14	9,804.41	9,727.01	9,382.51	0.00	3.18	0.00	0.00