Superintendencia de Bancos de Panamá

HELM BANK (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(109,059.20)	(29.93%)	364,427.69	339,160.85	302,676.81	335,651.05	395,705.83	327,542.73	313,547.05	299,615.07	239,282.13	230,237.05	277,405.70	304,164.57	255,368.48
Depositos Locales en Bancos	1,216.67	149.30%	814.90	1,310.54	11,745.81	2,123.01	1,762.88	3,038.15	16,356.45	13,594.80	7,641.46	6,099.32	1,694.18	2,157.07	2,031.56
A la Vista	1,216.67	149.30%	814.90	1,310.54	1,745.81	2,123.01	1,762.88	3,038.15	1,356.45	3,594.80	4,641.46	6,099.32	1,694.18	2,157.07	2,031.56
A Plazo	0.00	0.00%	0.00	0.00	10,000.00	0.00	0.00	0.00	15,000.00	10,000.00	3,000.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(110,412.79)	(30.37%)	363,597.19	337,799.31	290,929.18	333,389.14	393,874.10	324,458.04	297,175.66	285,935.59	231,150.39	223,753.16	275,584.27	301,960.24	253,184.40
A la Vista	(130,912.79)	(38.38%)	341,097.19	317,799.31	270,929.18	303,389.14	361,874.10	304,458.04	262,175.66	246,935.59	231,150.39	223,753.16	275,584.27	285,960.24	210,184.40
A Plazo	20,500.00	91.11%	22,500.00	20,000.00	20,000.00	30,000.00	32,000.00	20,000.00	35,000.00	39,000.00	0.00	0.00	0.00	16,000.00	43,000.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	136.92	877.70%	15.60	51.00	1.82	138.90	68.85	46.53	14.94	84.67	490.27	384.57	127.25	47.27	152.52
CARTERA CREDITICIA	50,933.70	12.80%	397,960.42	389,842.05	399,391.42	427,666.39	406,467.85	410,056.71	403,076.88	430,949.62	486,419.75	476,083.59	470,117.47	434,608.12	448,894.12
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	52,708.06	12.80%	411,814.93	403,140.77	410,750.20	439,310.11	417,663.62	421,508.34	414,558.96	441,973.45	497,720.89	487,705.73	481,738.87	449,279.23	464,523.00
Menos Provisiones	1,774.36	12.81%	13,854.51	13,298.72	11,358.78	11,643.72	11,195.77	11,451.63	11,482.08	11,023.83	11,301.14	11,622.15	11,621.40	14,671.11	15,628.88
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	1,774.36	12.81%	13,854.51	13,298.72	11,358.78	11,643.72	11,195.77	11,451.63	11,482.08	11,023.83	11,301.14	11,622.15	11,621.40	14,671.11	15,628.88
INVERSIONES EN VALORES	(39,741.25)	(22.17%)	179,266.99	182,883.17	198,661.81	157,579.53	148,715.16	144,029.42	148,140.17	156,851.35	155,353.23	161,598.05	152,585.22	140,088.77	139,525.74
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(39,741.25)	(22.17%)	179,266.99	182,883.17	198,661.81	157,579.53	148,715.16	144,029.42	148,140.17	156,851.35	155,353.23	161,598.05	152,585.22	140,088.77	139,525.74
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	(77,487.43)	(90.43%)	85,690.47	61,863.23	61,706.99	8,612.37	6,848.29	7,371.66	8,134.33	7,141.63	7,742.06	7,953.96	7,387.21	7,771.20	8,203.04
Locales	635.19	39.83%	1,594.72	1,754.71	1,678.29	1,738.94	1,702.36	1,713.65	1,947.46	2,009.50	2,042.22	2,150.64	1,554.12	2,173.94	2,229.92
Extranjero	(78,122.63)	(92.90%)	84,095.75	60,108.52	60,028.71	6,873.43	5,145.93	5,658.01	6,186.87	5,132.13	5,699.84	5,803.31	5,833.08	5,597.26	5,973.12
TOTAL DE ACTIVOS	(175,354.19)	(17.07%)	1,027,345.57	973,749.30	962,437.03	929,509.33	957,737.13	889,000.52	872,898.43	894,557.66	888,797.16	875,872.64	907,495.60	886,632.67	851,991.38
DEPOSITOS	(103,794.09)	(12.05%)	861,660.54	833,450.64	818,891.71	834,573.59	864,617.62	795,118.71	778,577.19	800,085.69	795,706.00	781,374.85	810,605.26	791,977.55	757,866.45
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(103,794.09)	(12.05%)	861,660.54	833,450.64	818,891.71	834,573.59	864,617.62	795,118.71	778,577.19	800,085.69	795,706.00	781,374.85	810,605.26	791,977.55	757,866.45
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	(109,605.77)	(12.75%)	859,511.16	832,530.00	818,359.67	833,536.53	862,214.68	794,251.19	777,888.45	799,788.77	793,563.15	779,635.72	809,566.89	790,679.60	749,905.39
A la Vista	(84,270.41)	(18.77%)	448,979.14	429,566.15	422,404.45	437,836.48	449,116.23	383,505.57	375,476.74	412,219.08	402,428.61	388,209.66	417,437.15	399,312.64	364,708.73
A Plazo	(25,169.78)	(6.15%)	409,561.58	402,032.39	395,054.39	394,816.21	412,214.56	409,861.69	401,547.46	386,706.68	390,259.22	390,557.77	391,311.60	390,548.78	384,391.80
De Ahorros	(165.58)	(17.06%)	970.44	931.46	900.83	883.85	883.89	883.93	864.24	863.01	875.32	868.29	818.14	818.18	804.86
De Bancos	5,811.68	270.39%	2,149.38	920.64	532.04	1,037.05	2,402.95	867.52	688.75	296.92	2,142.86	1,739.13	1,038.36	1,297.95	7,961.06
A la Vista	5,811.68	270.39%	2,149.38	920.64	532.04	1,037.05	2,402.95	867.52	688.75	296.92	2,142.86	1,739.13	1,038.36	1,297.95	7,961.06
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	(81,512.85)	(93.68%)	87,015.93	59,982.89	60,206.62	11,083.22	7,868.38	8,027.61	8,466.60	4,777.33	4,678.56	6,062.95	5,656.98	5,782.36	5,503.08
Locales	301.90	24.33%	1,241.02	1,368.19	1,194.77	1,173.31	1,356.16	1,422.06	1,480.26	1,533.68	1,573.74	1,352.47	1,398.38	1,560.84	1,542.92
Extranjero	(81,814.75)	(95.38%)	85,774.91	58,614.70	59,011.85	9,909.90	6,512.22	6,605.54	6,986.34	3,243.65	3,104.83	4,710.48	4,258.60	4,221.53	3,960.17
PATRIMONIO	9,952.76	12.65%	78,669.10	80,315.78	83,338.69	83,852.53	85,251.13	85,854.20	85,854.64	89,694.65	88,412.59	88,434.84	91,233.36	88,872.75	88,621.85
Capital	0.00	0.00%	65,919.00	65,919.00	65,919.00	65,919.00	65,919.00	65,919.00	65,919.00	65,919.00	65,919.00	65,919.00	65,919.00	65,919.00	65,919.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	3,285.87	50.73%	6,477.39	6,477.39	6,477.39	6,661.75	6,661.75	6,661.75	6,661.75	6,661.75	6,661.75	9,763.26	9,763.26	9,763.26	9,763.26
Provisiones Dinámicas	3,285.87	50.73%	6,477.39	6,477.39	6,477.39	6,661.75	6,661.75	6,661.75	6,661.75	6,661.75	6,661.75	9,763.26	9,763.26	9,763.26	9,763.26
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Utilidad de Periodos Anteriores	13,166.83	(187.88%)	(7,007.97)	9,444.73	9,444.73	9,260.37	9,260.37	9,260.37	9,260.37	9,260.37	9,260.37	6,158.86	6,158.86	6,158.86	6,158.86
Utilidad de Periodo	(4,940.97)	(37.58%)	13,146.34	(2,303.46)	397.72	1,619.10	2,999.43	3,688.47	4,155.60	7,733.09	7,739.36	8,612.35	9,669.22	8,071.93	8,205.37
Ganancia o Perdida en Valores Disponible para la Venta	(1,558.98)	(1,160.50%)	134.34	778.12	1,099.85	392.30	410.58	324.61	(142.09)	120.44	(1,167.90)	(2,018.64)	(276.98)	(1,040.30)	(1,424.65)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	(175,354.19)	(17.07%)	1,027,345.57	973,749.30	962,437.03	929,509.33	957,737.13	889,000.52	872,898.43	894,557.66	888,797.16	875,872.64	907,495.60	886,632.67	851,991.38