



Banco de Crédito Helm Financiera Servicios (Panama), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-2,018,007.48	-8.64	23,364,469.92	19,020,854.88	16,206,327.18	7,056,544.46	23,795,706.92	23,993,764.19	16,132,799.47	10,533,087.62	21,882,906.94	12,806,263.82	17,859,147.28	26,832,895.00	21,346,462.44
Depositos Locales en Bancos	-6,895.21	-1.77	390,370.08	194,614.49	252,688.11	406,595.29	197,011.97	265,518.20	139,090.62	187,921.80	152,944.57	138,623.44	243,886.96	151,903.48	383,474.87
A la Vista	-6,895.21	-1.77	390,370.08	194,614.49	252,688.11	406,595.29	197,011.97	265,518.20	139,090.62	187,921.80	152,944.57	138,623.44	243,886.96	151,903.48	383,474.87
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
Depositos Extranjeros en Bancos	-1,909,785.16	-8.39	22,749,477.68	18,539,543.08	15,661,767.24	6,185,616.83	23,366,501.04	23,467,441.92	15,698,780.66	9,893,360.99	21,491,831.44	12,379,853.00	17,297,357.76	26,405,876.02	20,839,692.52
A la Vista	-949,488.67	-4.37	21,723,680.15	17,994,543.08	15,311,767.24	4,955,616.83	21,581,501.04	21,027,441.92	15,698,780.66	7,715,360.99	21,491,831.44	5,320,628.62	6,052,685.94	21,368,509.82	20,774,191.48
A Plazo	-960,296.49	-93.61	1,025,797.53	545,000.00	350,000.00	1,230,000.00	1,785,000.00	2,440,000.00	0.00	2,178,000.00	0.00	7,059,224.38	11,244,671.82	5,037,366.20	65,501.04
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	-101,327.11	-45.11	224,622.16	286,697.31	291,871.83	464,332.34	232,193.91	260,804.07	294,928.19	451,804.83	238,130.93	287,787.38	317,902.56	275,115.50	123,295.05
CARTERA CREDITICIA	24,881,972.90	104.55	23,798,599.70	25,018,790.14	24,115,052.39	26,856,636.56	33,307,778.03	28,319,009.06	32,661,064.50	34,967,254.28	33,194,482.94	39,273,125.19	40,578,779.75	39,555,796.97	48,680,572.60
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	25,248,972.90	103.76	24,334,599.70	25,554,790.14	24,651,052.39	27,442,636.56	33,909,778.03	28,964,638.96	33,308,316.27	35,634,678.76	33,881,482.94	40,000,126.45	41,418,779.75	40,433,601.10	49,583,572.60
Menos Provisiones	367,000.00	68.47	536,000.00	536,000.00	536,000.00	586,000.00	602,000.00	645,629.90	647,251.77	667,424.48	687,000.00	727,001.26	840,000.00	877,804.13	903,000.00
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	367,000.00	68.47	536,000.00	536,000.00	536,000.00	586,000.00	602,000.00	645,629.90	647,251.77	667,424.48	687,000.00	727,001.26	840,000.00	877,804.13	903,000.00
INVERSIONES EN VALORES	4,806,171.18	10.68	45,002,325.00	47,600,932.01	51,617,287.37	57,180,785.17	52,081,357.71	52,136,952.46	54,024,433.67	53,985,532.10	52,651,698.65	53,657,644.09	49,898,599.67	49,845,178.35	49,808,496.18
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	4,806,171.18	10.68	45,002,325.00	47,600,932.01	51,617,287.37	57,180,785.17	52,081,357.71	52,136,952.46	54,024,433.67	53,985,532.10	52,651,698.65	53,657,644.09	49,898,599.67	49,845,178.35	49,808,496.18
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	121,938.79	7.41	1,644,865.06	1,735,318.32	1,787,751.63	2,403,764.70	2,289,727.13	2,672,510.25	2,182,649.97	2,338,023.39	1,765,789.64	1,843,839.20	1,845,482.37	2,133,116.40	1,766,803.85
Locales	-34,983.06	-4.42	791,390.53	846,664.30	836,006.63	833,659.28	851,650.98	818,853.54	805,864.08	792,629.66	785,739.08	775,434.31	766,908.36	756,862.03	756,407.47
Extranjero	156,921.85	18.39	853,474.53	888,654.02	951,745.00	1,570,105.42	1,438,076.15	1,853,656.71	1,376,785.89	1,545,393.73	980,050.56	1,068,404.89	1,078,574.01	1,376,254.37	1,010,396.38
TOTAL DE ACTIVOS	27,792,075.39	29.63	93,810,259.68	93,375,895.35	93,726,418.57	93,497,730.89	111,474,569.79	107,122,235.96	105,000,947.61	101,823,897.39	109,494,878.17	107,580,872.30	110,182,009.07	118,366,986.72	121,602,335.07
DEPOSITOS	24,093,652.00	27.06	89,052,820.67	88,030,543.55	88,873,056.38	88,517,310.95	106,171,541.42	101,909,902.47	99,449,462.12	96,245,498.90	104,127,954.89	101,742,419.85	101,723,220.58	107,157,184.91	113,146,472.67
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
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	24,093,652.00	27.06	89,052,820.67	88,030,543.55	88,873,056.38	88,517,310.95	106,171,541.42	101,909,902.47	99,449,462.12	96,245,498.90	104,127,954.89	101,742,419.85	101,723,220.58	107,157,184.91	113,146,472.67
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	24,279,032.55	27.91	86,986,328.54	86,096,091.68	86,694,235.94	86,689,693.68	103,809,567.08	100,373,255.20	97,766,697.77	94,402,419.58	102,477,390.90	100,277,787.65	100,200,320.70	105,428,606.95	111,265,361.09



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A la Vista	9,357,243.03	29.96	31,232,998.96	30,414,853.97	30,541,114.66	28,340,490.13	41,106,807.71	36,494,011.58	33,222,682.23	31,002,768.56	32,164,657.76	31,557,186.00	32,123,669.66	34,856,204.79	40,590,241.99
A Plazo	14,921,789.52	26.76	55,753,329.58	55,681,237.71	56,153,121.28	58,349,203.55	62,702,759.37	63,879,243.62	64,544,015.54	63,399,651.02	70,312,733.14	68,720,601.65	68,076,651.04	70,572,402.16	70,675,119.10
De Ahorro	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	-185,380.55	-8.97	2,066,492.13	1,934,451.87	2,178,820.44	1,827,617.27	2,361,974.34	1,536,647.27	1,682,764.35	1,843,079.32	1,650,563.99	1,464,632.20	1,522,899.88	1,728,577.96	1,881,111.58
A la Vista	-213,663.03	-25.62	833,862.24	701,821.98	946,190.55	587,976.80	1,122,333.87	297,006.80	436,073.42	596,388.39	396,860.42	210,928.63	269,196.31	467,665.59	620,199.21
A Plazo	28,282.48	2.29	1,232,629.89	1,232,629.89	1,232,629.89	1,239,640.47	1,239,640.47	1,239,640.47	1,246,690.93	1,246,690.93	1,253,703.57	1,253,703.57	1,253,703.57	1,260,912.37	1,260,912.37
OBLIGACIONES	2,534,808.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,534,808.60	2,534,808.60
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	2,534,808.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,534,808.60	2,534,808.60
OTROS PASIVOS	328,427.86	51.33	639,808.79	1,162,013.12	622,606.91	643,657.11	958,527.74	848,812.00	1,108,647.28	1,054,489.56	764,210.27	1,162,015.40	1,147,581.28	3,817,288.87	968,236.65
Locales	44,343.63	41.09	107,912.66	148,320.18	113,525.15	136,829.45	141,456.91	147,081.75	171,910.85	191,456.85	219,994.05	179,191.89	188,123.38	175,246.20	152,256.29
Extranjero	284,084.23	53.41	531,896.13	1,013,692.94	509,081.76	506,827.66	817,070.83	701,730.25	936,736.43	863,032.71	544,216.22	982,823.51	959,457.90	3,642,042.67	815,980.36
PATRIMONIO	835,186.93	20.28	4,117,630.22	4,183,338.68	4,230,755.28	4,336,762.83	4,344,500.63	4,363,521.49	4,442,838.21	4,523,908.93	4,602,713.01	4,676,437.05	4,776,398.61	4,857,704.34	4,952,817.15
Capital	539,000.00	13.81	3,903,000.00	3,903,000.00	3,903,000.00	3,903,000.00	3,903,000.00	4,117,000.00	4,117,000.00	4,117,000.00	4,117,000.00	4,117,000.00	4,442,000.00	4,442,000.00	4,442,000.00
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	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
Utilidad de Periodos Anteriores	270.84	47.74	567.37	214,630.22	214,630.22	214,630.22	214,630.22	630.22	630.22	630.22	630.22	630.22	838.21	838.21	838.21
Utilidad de Periodo	295,916.09	138.24	214,062.85	65,708.46	113,125.06	219,132.61	226,870.41	245,891.27	325,207.99	406,278.71	485,082.79	558,806.83	333,560.40	414,866.13	509,978.94
Ganancia o Perdida en Valores Disponible para la Venta	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
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	27,792,075.39	29.63	93,810,259.68	93,375,895.35	93,726,418.57	93,497,730.89	111,474,569.79	107,122,235.96	105,000,947.61	101,823,897.39	109,494,878.17	107,580,872.30	110,182,009.07	118,366,986.72	121,602,335.07