



**Banco de Crédito Helm Financiera Servicios (Panama), S.A.  
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	7,356,901.86	34.46	21,346,462.44	12,643,086.86	8,413,421.70	35,404,114.63	43,660,794.00	28,158,402.35	20,995,106.81	28,071,334.48	27,297,597.97	28,730,880.57	27,085,333.22	18,392,528.64	28,703,364.30
Depositos Locales en Bancos	-162,350.84	-42.34	383,474.87	174,241.07	86,614.52	351,735.24	486,522.00	216,008.70	458,340.49	238,734.71	221,459.95	544,622.51	733,777.50	254,701.92	221,124.03
A la Vista	-162,350.84	-42.34	383,474.87	174,241.07	86,614.52	351,735.24	486,522.00	216,008.70	458,340.49	238,734.71	221,459.95	544,622.51	733,777.50	254,701.92	221,124.03
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	6,898,227.73	33.10	20,839,692.52	12,236,011.76	8,143,182.14	34,755,434.50	42,857,701.50	27,744,644.99	20,370,625.02	27,329,039.14	26,528,492.49	28,013,207.41	26,249,837.66	17,914,535.35	27,737,920.25
A la Vista	-2,893,168.79	-13.93	20,774,191.48	8,470,614.44	8,124,344.71	21,255,920.90	25,436,774.00	22,429,493.80	20,370,625.02	17,489,781.79	21,552,701.62	15,700,925.25	19,728,925.94	12,693,856.85	17,881,022.69
A Plazo	9,791,396.52	14,948.46	65,501.04	3,765,397.32	18,837.43	13,499,513.60	17,420,927.50	5,315,151.19	0.00	9,839,257.35	4,975,790.87	12,312,282.16	6,520,911.72	5,220,678.50	9,856,897.56
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	621,024.97	503.69	123,295.05	232,834.03	183,625.04	296,944.89	316,570.50	197,748.66	166,141.30	503,560.63	547,645.53	173,050.65	101,718.06	223,291.37	744,320.02
<b>CARTERA CREDITICIA</b>	29,022,878.47	59.62	48,680,572.60	51,302,477.01	60,754,987.30	53,482,765.56	50,234,732.01	50,244,185.57	54,375,944.14	54,084,281.23	62,287,255.29	66,485,321.01	69,086,140.75	74,534,406.17	77,703,451.07
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	28,643,908.19	57.77	49,583,572.60	52,230,477.01	61,775,987.30	54,520,765.56	51,272,732.01	50,869,185.57	55,025,944.14	54,734,281.23	62,975,112.43	67,233,178.15	69,884,569.33	75,435,834.75	78,227,480.79
Menos Provisiones	-378,970.28	-41.97	903,000.00	928,000.00	1,021,000.00	1,038,000.00	1,038,000.00	625,000.00	650,000.00	650,000.00	687,857.14	747,857.14	798,428.58	901,428.58	524,029.72
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	-378,970.28	-41.97	903,000.00	928,000.00	1,021,000.00	1,038,000.00	1,038,000.00	625,000.00	650,000.00	650,000.00	687,857.14	747,857.14	798,428.58	901,428.58	524,029.72
<b>INVERSIONES EN VALORES</b>	2,523,384.82	5.07	49,808,496.18	50,689,459.59	49,734,231.25	46,147,554.24	53,991,473.88	53,888,047.97	63,778,793.58	59,909,650.07	60,912,723.58	54,775,703.83	52,432,254.59	52,381,686.84	52,331,881.00
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	2,523,384.82	5.07	49,808,496.18	50,689,459.59	49,734,231.25	46,147,554.24	53,991,473.88	53,888,047.97	63,778,793.58	59,909,650.07	60,912,723.58	54,775,703.83	52,432,254.59	52,381,686.84	52,331,881.00
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
<b>OTROS ACTIVOS</b>	103,025.43	5.83	1,766,803.85	1,887,181.54	2,012,093.47	2,199,858.66	2,921,612.89	3,101,694.08	2,293,430.01	2,092,627.74	2,112,045.60	2,332,875.21	2,595,549.95	2,731,220.02	1,869,829.28
Locales	-53,359.27	-7.05	756,407.47	809,734.19	798,183.34	796,810.90	787,266.66	777,176.85	770,211.20	756,393.23	742,248.29	740,449.89	717,931.02	704,089.81	703,048.20
Extranjero	156,384.70	15.48	1,010,396.38	1,077,447.35	1,213,910.13	1,403,047.76	2,134,346.23	2,324,517.23	1,523,218.81	1,336,234.51	1,369,797.31	1,592,425.32	1,877,618.93	2,027,130.21	1,166,781.08
<b>TOTAL DE ACTIVOS</b>	39,006,190.58	32.08	121,602,335.07	116,522,205.00	120,914,733.72	137,234,293.09	150,808,612.78	135,392,329.97	141,443,274.54	144,157,893.52	152,609,622.44	152,324,780.62	151,199,278.51	148,039,841.67	160,608,525.65
<b>DEPOSITOS</b>	35,160,344.76	31.08	113,146,472.67	103,070,466.56	111,782,049.57	130,946,144.55	144,500,015.31	128,662,893.66	131,850,560.00	136,419,077.01	145,456,242.09	144,632,262.24	140,149,215.85	136,834,479.45	148,306,817.43
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	35,160,344.76	31.08	113,146,472.67	103,070,466.56	111,782,049.57	130,946,144.55	144,500,015.31	128,662,893.66	131,850,560.00	136,419,077.01	145,456,242.09	144,632,262.24	140,149,215.85	136,834,479.45	148,306,817.43
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	23,899,410.07	21.48	111,265,361.09	101,343,644.29	110,183,648.02	127,489,715.36	141,909,095.97	125,399,489.93	129,496,528.61	131,237,812.51	143,497,793.50	142,407,575.37	138,483,788.45	135,506,293.75	135,164,771.16



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-8,379,943.42	-20.65	40,590,241.99	34,342,560.35	38,574,281.14	33,602,210.03	41,753,529.42	35,497,872.06	36,625,779.72	36,824,881.40	43,261,332.79	39,972,406.50	39,492,611.10	35,494,945.66	32,210,298.57
A Plazo	32,279,353.49	45.67	70,675,119.10	67,001,083.94	71,609,366.88	93,887,505.33	100,155,566.55	89,901,617.87	92,870,748.89	94,412,931.11	100,236,460.71	102,435,168.87	98,991,177.35	100,011,348.09	102,954,472.59
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	11,260,934.69	598.63	1,881,111.58	1,726,822.27	1,598,401.55	3,456,429.19	2,590,919.34	3,263,403.73	2,354,031.39	5,181,264.50	1,958,448.59	2,224,686.87	1,665,427.40	1,328,185.70	13,142,046.27
A la Vista	12,521,847.06	2,019.00	620,199.21	465,909.90	330,238.93	2,188,266.57	1,322,756.72	1,986,746.18	1,077,373.84	3,904,606.95	1,958,448.59	2,224,686.87	1,665,427.40	1,328,185.70	13,142,046.27
A Plazo	-1,260,912.37	-100.00	1,260,912.37	1,260,912.37	1,268,162.62	1,268,162.62	1,268,162.62	1,276,657.55	1,276,657.55	1,276,657.55	0.00	0.00	0.00	0.00	0.00
<b>OBLIGACIONES</b>	<b>-431,920.47</b>	<b>-17.04</b>	<b>2,534,808.60</b>	<b>2,534,808.60</b>	<b>2,534,808.60</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,102,888.13</b>	<b>2,102,888.13</b>	<b>2,102,888.13</b>
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	-431,920.47	-17.04	2,534,808.60	2,534,808.60	2,534,808.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,102,888.13	2,102,888.13	2,102,888.13
<b>OTROS PASIVOS</b>	<b>607,948.92</b>	<b>62.79</b>	<b>968,236.65</b>	<b>5,855,811.58</b>	<b>1,530,283.29</b>	<b>1,103,138.56</b>	<b>1,068,507.81</b>	<b>1,322,545.49</b>	<b>3,996,229.77</b>	<b>2,024,098.14</b>	<b>1,300,189.00</b>	<b>1,728,474.44</b>	<b>1,157,405.92</b>	<b>1,158,181.74</b>	<b>1,576,185.57</b>
Locales	-67,975.58	-44.65	152,256.29	177,089.57	171,380.79	180,859.57	189,295.89	199,461.07	222,869.83	261,305.73	249,255.34	233,003.88	207,595.81	166,801.02	84,280.71
Extranjero	675,924.50	82.84	815,980.36	5,678,722.01	1,358,902.50	922,278.99	879,211.92	1,123,084.42	3,773,359.94	1,762,792.41	1,050,933.66	1,495,470.56	949,810.11	991,380.72	1,491,904.86
<b>PATRIMONIO</b>	<b>3,669,817.37</b>	<b>74.10</b>	<b>4,952,817.15</b>	<b>5,061,118.26</b>	<b>5,067,592.26</b>	<b>5,185,009.98</b>	<b>5,240,089.66</b>	<b>5,406,890.82</b>	<b>5,596,484.77</b>	<b>5,714,718.37</b>	<b>5,853,191.35</b>	<b>5,964,043.94</b>	<b>7,789,768.61</b>	<b>7,944,292.35</b>	<b>8,622,634.52</b>
Capital	2,210,000.00	49.75	4,442,000.00	4,442,000.00	4,442,000.00	4,442,000.00	4,442,000.00	4,442,000.00	4,442,000.00	4,442,000.00	4,442,000.00	4,442,000.00	6,652,000.00	6,652,000.00	6,652,000.00
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	356,085.49	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	356,085.49
Utilidad de Periodos Anteriores	-328,425.29	#####	838.21	538,498.41	538,498.41	538,498.41	538,498.41	538,498.41	538,498.41	538,498.41	538,498.41	538,498.41	28,498.41	28,498.41	-327,587.08
Utilidad de Periodo	1,451,792.77	284.68	509,978.94	96,015.20	108,172.73	221,499.49	264,703.60	415,718.50	607,245.70	750,269.01	880,423.33	998,059.24	1,135,953.39	1,287,219.68	1,961,771.71
Ganancia o Perdida en Valores Disponible para la Venta	-19,635.60	0.00	0.00	-15,395.35	-21,078.88	-16,987.92	-5,112.35	10,673.91	8,740.66	-16,049.05	-7,730.39	-14,513.71	-26,683.19	-23,425.74	-19,635.60
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
<b>PASIVO Y PATRIMONIO</b>	<b>39,006,190.58</b>	<b>32.08</b>	<b>121,602,335.07</b>	<b>116,522,205.00</b>	<b>120,914,733.72</b>	<b>137,234,293.09</b>	<b>150,808,612.78</b>	<b>135,392,329.97</b>	<b>141,443,274.54</b>	<b>144,157,893.52</b>	<b>152,609,622.44</b>	<b>152,324,780.62</b>	<b>151,199,278.51</b>	<b>148,039,841.67</b>	<b>160,608,525.65</b>