



Banco de Crédito Helm Financiera (Panama), S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2001		2002				2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	55,152.53	60,847.82	60,197.31	68,081.96	77,717.88	80,915.09	86,017.07	96,152.61	93,820.27	
3 Activos Líquidos	23,299.90	18,526.63	14,159.21	26,731.18	34,177.67	29,422.02	35,064.04	21,101.41	23,364.47	
4 Total de Préstamos	19,368.47	20,106.43	28,298.45	26,389.39	24,164.44	31,007.49	30,476.33	28,477.86	23,798.60	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	19,368.47	20,106.43	28,298.45	26,389.39	24,164.44	31,007.49	30,476.33	28,477.86	23,798.60	
7 Total de Inversiones	10,997.31	20,646.96	15,780.79	13,542.01	17,918.35	18,817.21	19,071.66	45,027.09	45,012.34	
8 Total de Depósitos	51,034.80	56,641.57	55,889.02	61,804.54	71,449.94	76,707.72	80,368.10	90,097.15	89,052.82	
9 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	51,034.80	56,641.57	55,889.02	61,804.54	71,449.94	76,707.72	80,368.10	90,097.15	89,052.82	
14 Depósitos de Oficiales	2.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	49,332.96	54,980.48	54,067.08	60,220.78	69,462.68	75,210.30	78,644.47	88,327.81	86,986.33	
16 Depósitos de Bancos	1,699.40	1,661.08	1,821.95	1,583.76	1,987.25	1,497.42	1,723.63	1,769.34	2,066.49	
17 Patrimonio Total	3,290.00	3,379.81	3,425.47	3,621.92	3,793.99	3,588.42	3,903.57	3,911.58	4,117.63	
18 PROMEDIO (12 MESES)										
19 Total de Activos	55,152.53	60,847.82	60,197.31	68,081.96	66,435.20	70,881.45	73,107.19	82,117.29	85,769.08	
20 Activos Generadores de Ingresos	30,365.78	40,753.39	44,079.24	39,931.39	36,224.28	45,289.05	46,813.62	56,718.17	55,446.86	
21 Total de Prestamos	19,368.47	20,106.43	28,298.45	26,389.39	21,766.46	25,556.96	29,387.39	27,433.62	23,981.52	
22 Total de Inversiones	10,997.31	20,646.96	15,780.79	13,542.01	14,457.83	19,732.08	17,426.22	29,284.55	31,465.34	
23 Patrimonio Total	3,290.00	3,379.81	3,425.47	3,621.92	3,541.99	3,484.11	3,664.52	3,766.75	3,955.81	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	2,788.04	677.75	1,451.34	2,231.53	3,089.84	838.94	1,676.19	2,572.15	3,439.28	
26 Egreso de Operaciones	1,946.57	350.08	736.98	1,109.88	1,544.44	433.62	906.21	1,376.12	1,828.76	



Banco de Crédito Helm Financial Servicios (Panama), S.A.
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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
27 Ingreso Neto de Intereses	841.46	327.67	714.36	1,121.65	1,545.40	405.32	769.98	1,196.03	1,610.51	
28 Otros Ingresos	313.57	64.13	299.30	523.10	740.93	129.01	420.47	642.07	783.70	
29 Ingreso de Operaciones	1,155.03	391.80	1,013.66	1,644.75	2,286.33	534.32	1,190.45	1,838.10	2,394.21	
30 Egresos Generales	932.77	286.99	635.20	1,006.82	1,458.34	451.33	798.40	1,287.03	1,597.10	
31 Utilidad Antes de Provisiones	222.26	104.81	378.47	637.92	827.99	83.00	392.05	551.06	797.11	
32 Utilidad del Periodo	151.25	89.81	287.47	483.92	655.99	81.90	397.05	405.06	611.11	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	834.66	834.66	
35 Total Provisiones Para Préstamos	196.00	211.00	287.00	330.00	350.00	351.10	345.00	496.00	536.00	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.93	3.51	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59.43	64.22	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.01	1.05	1.01	1.25	1.45	1.13	1.13	1.74	2.25	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	5.97	5.55	5.69	5.32	4.88	4.43	4.54	4.07	4.39	
41 Patrimonio / Activos Generadores de Ing. (%)	10.83	8.29	7.77	9.07	9.02	7.20	7.88	5.32	5.98	
42 Patrimonio / Préstamos Totales (%)	16.99	16.81	12.10	13.72	15.70	11.57	12.81	13.74	17.30	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	45.65	32.71	25.33	43.25	47.83	38.36	43.63	23.42	26.24	
45 Activos Líquidos / Activos Totales (%)	42.25	30.45	23.52	39.26	43.98	36.36	40.76	21.95	24.90	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	67.20	69.16	53.57	65.16	72.91	62.89	67.36	73.40	76.78	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.88	1.30	1.62	1.81	0.72	1.70	0.95	1.10	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	0.59	0.96	0.95	0.99	0.46	1.09	0.66	0.71	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	10.63	16.78	17.81	18.52	9.40	21.67	14.34	15.45	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	6.65	6.59	7.45	8.53	7.41	7.16	6.05	6.20	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.44	3.34	3.71	4.26	3.83	3.87	3.23	3.30	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.22	3.24	3.75	4.27	3.58	3.29	2.81	2.90			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	73.25	62.66	61.21	63.79	84.47	67.07	70.02	66.71			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.63	1.36	1.75	2.05	1.14	1.80	1.51	1.41			
56 PRODUCTIVIDAD												
57 Número de Empleados	6.00	6.00	7.00	9.00	9.00	9.00	9.00	9.00	10.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00			
59 Préstamos / Empleados	3,228.08	3,351.07	4,042.64	2,932.15	2,684.94	3,445.28	3,386.26	3,164.21	2,379.86			
60 Depósitos Totales / Empleados	8,505.80	9,440.26	7,984.15	6,867.17	7,938.88	8,523.08	8,929.79	10,010.79	8,905.28			
61 Utilidad Neta / Empleados	0.00	14.97	41.07	53.77	72.89	9.10	44.12	45.01	61.11			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	40.91	32.98	42.89	41.23	20.72			
64 Préstamos (%)	0.00	0.00	0.00	0.00	24.76	54.22	7.70	7.91	-1.51			
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	24.76	54.22	7.70	7.91	-1.51			
67 Depósitos (%)	0.00	0.00	0.00	0.00	40.00	35.43	43.80	45.78	24.64			
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	40.00	35.43	43.80	45.78	24.64			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	15.32	6.17	13.96	8.00	8.53			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-8.81	38.12	-16.30	-6.84			