



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

(En Miles de Balboas)

Cuadro No. 19

	2002		2003				2004			
	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	77,717.88	80,915.09	86,017.07	96,152.61	93,810.26	93,497.73	105,000.95	107,580.87	121,602.34	
3 Activos Líquidos	34,177.67	29,422.02	35,064.04	21,101.41	23,364.47	7,056.54	16,132.80	12,806.26	21,346.46	
4 Total de Préstamos	24,164.44	31,007.49	30,476.33	28,477.86	23,798.60	26,856.64	32,661.06	39,273.13	48,680.57	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	24,164.44	31,007.49	30,476.33	28,477.86	23,798.60	26,856.64	32,661.06	39,273.13	48,680.57	
7 Total de Inversiones	17,918.35	18,817.21	19,071.66	45,027.09	45,002.33	57,180.79	54,024.43	53,657.64	49,808.50	
8 Total de Depósitos	71,449.94	76,707.72	80,368.10	90,097.15	89,052.82	88,517.31	99,449.46	101,742.42	113,146.47	
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	71,449.94	76,707.72	80,368.10	90,097.15	89,052.82	88,517.31	99,449.46	101,742.42	113,146.47	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	69,462.68	75,210.30	78,644.47	88,327.81	86,986.33	86,689.69	97,766.70	100,277.79	111,265.36	
16 Depósitos de Bancos	1,987.25	1,497.42	1,723.63	1,769.34	2,066.49	1,827.62	1,682.76	1,464.63	1,881.11	
17 Patrimonio Total	3,793.99	3,588.42	3,903.57	3,911.58	4,117.63	4,336.76	4,442.84	4,676.44	4,952.82	
18 PROMEDIO (12 MESES)										
19 Total de Activos	66,435.20	70,881.45	73,107.19	82,117.29	85,764.07	87,206.41	95,509.01	101,866.74	107,706.30	
20 Activos Generadores de Ingresos	36,224.28	45,289.05	46,813.62	56,718.17	55,441.86	66,931.06	68,116.74	83,217.86	83,645.00	
21 Total de Prestamos	21,766.46	25,556.96	29,387.39	27,433.62	23,981.52	28,932.06	31,568.70	33,875.49	36,239.59	
22 Total de Inversiones	14,457.83	19,732.08	17,426.22	29,284.55	31,460.34	37,999.00	36,548.05	49,342.37	47,405.41	
23 Patrimonio Total	3,541.99	3,484.11	3,664.52	3,766.75	3,955.81	3,962.59	4,173.20	4,294.01	4,535.22	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	3,089.84	838.94	1,676.19	2,572.15	3,439.28	871.37	1,836.73	2,900.63	4,099.05	
26 Egreso de Operaciones	1,544.44	433.62	906.21	1,376.12	1,828.76	444.86	934.92	1,464.74	2,126.21	



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27 Ingreso Neto de Intereses	1,545.40	405.32	769.98	1,196.03	1,610.51	426.50	901.81	1,435.89	1,972.84	
28 Otros Ingresos	740.93	129.01	420.47	642.07	783.70	379.22	504.25	630.51	959.07	
29 Ingreso de Operaciones	2,286.33	534.32	1,190.45	1,838.10	2,394.21	805.72	1,406.06	2,066.40	2,931.91	
30 Egresos Generales	1,458.34	451.33	798.40	1,287.03	1,597.10	536.59	969.60	1,316.59	1,729.72	
31 Utilidad Antes de Provisiones	827.99	83.00	392.05	551.06	797.11	269.13	436.46	749.81	1,202.19	
32 Utilidad del Periodo	655.99	81.90	397.05	405.06	611.11	219.13	325.21	558.81	835.19	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	834.66	834.66	834.66	834.66	0.00	0.00	
35 Total Provisiones Para Préstamos	350.00	351.10	345.00	496.00	536.00	586.00	647.25	727.00	903.00	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	2.93	3.51	3.11	2.56	0.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	59.43	64.22	70.21	77.55	0.00	0.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.45	1.13	1.13	1.74	2.25	2.18	1.98	1.85	1.85	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	4.88	4.43	4.54	4.07	4.39	4.64	4.23	4.35	4.07	
41 Patrimonio / Activos Generadores de Ing. (%)	9.02	7.20	7.88	5.32	5.98	5.16	5.13	5.03	5.03	
42 Patrimonio / Préstamos Totales (%)	15.70	11.57	12.81	13.74	17.30	16.15	13.60	11.91	10.17	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	47.83	38.36	43.63	23.42	26.24	7.97	16.22	12.59	18.87	
45 Activos Líquidos / Activos Totales (%)	43.98	36.36	40.76	21.95	24.91	7.55	15.36	11.90	17.55	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	72.91	62.89	67.36	73.40	76.77	72.57	70.55	65.33	62.89	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.81	0.72	1.70	0.95	1.10	1.31	0.95	0.90	1.00	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.99	0.46	1.09	0.66	0.71	1.01	0.68	0.73	0.78	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	18.52	9.40	21.67	14.34	15.45	22.12	15.59	17.35	18.42	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.53	7.41	7.16	6.05	6.20	5.21	5.39	4.65	4.90	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.26	3.83	3.87	3.23	3.30	2.66	2.75	2.35	2.54	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.27	3.58	3.29	2.81	2.90	2.55	2.65	2.30	2.36	
54 Egresos Generales / Ingresos de Operaciones (%)	63.79	84.47	67.07	70.02	66.71	66.60	68.96	63.71	59.00	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.05	1.14	1.80	1.51	1.41	2.27	1.48	1.01	1.15	
56 PRODUCTIVIDAD										
57 Número de Empleados	9.00	9.00	9.00	9.00	10.00	10.00	10.00	11.00	12.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	2,684.94	3,445.28	3,386.26	3,164.21	2,379.86	2,685.66	3,266.11	3,570.28	4,056.71	
60 Depósitos Totales / Empleados	7,938.88	8,523.08	8,929.79	10,010.79	8,905.28	8,851.73	9,944.95	9,249.31	9,428.87	
61 Utilidad Neta / Empleados	72.89	9.10	44.12	45.01	61.11	21.91	32.52	50.80	69.60	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	40.91	32.98	42.89	41.23	20.71	15.55	22.07	11.89	29.63	
64 Préstamos (%)	24.76	54.22	7.70	7.91	-1.51	-13.39	7.17	37.91	104.55	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	24.76	54.22	7.70	7.91	-1.51	-13.39	7.17	37.91	104.55	
67 Depósitos (%)	40.00	35.43	43.80	45.78	24.64	15.40	23.74	12.93	27.06	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	40.00	35.43	43.80	45.78	24.64	15.40	23.74	12.93	27.06	
70 Patrimonio (%)	15.32	6.17	13.96	8.00	8.53	20.85	13.81	19.55	20.28	
71 Utilidad Neta (%)	0.00	-8.81	38.12	-16.30	-6.84	167.57	-18.09	37.96	36.67	