



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

(En Miles de Balboas)

Cuadro No. 19

	2003		2004				2005			
	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	93,810.26	93,497.73	105,000.95	107,580.87	121,602.34	137,234.29	141,443.27	152,324.78	160,608.53	
3 Activos Líquidos	23,364.47	7,056.54	16,132.80	12,806.26	21,346.46	35,404.11	20,995.11	28,730.88	28,703.36	
4 Total de Préstamos	23,798.60	26,856.64	32,661.06	39,273.13	48,680.57	53,482.77	54,375.94	66,485.32	77,703.45	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	23,798.60	26,856.64	32,661.06	39,273.13	48,680.57	53,482.77	54,375.94	66,485.32	77,703.45	
7 Total de Inversiones	45,002.33	57,180.79	54,024.43	53,657.64	49,808.50	46,147.55	63,778.79	54,775.70	52,331.88	
8 Total de Depósitos	89,052.82	88,517.31	99,449.46	101,742.42	113,146.47	130,946.14	131,850.56	144,632.26	148,306.82	
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	89,052.82	88,517.31	99,449.46	101,742.42	113,146.47	130,946.14	131,850.56	144,632.26	148,306.82	
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	86,986.33	86,689.69	97,766.70	100,277.79	111,265.36	127,489.72	129,496.53	142,407.58	135,164.77	
16 Depósitos de Bancos	2,066.49	1,827.62	1,682.76	1,464.63	1,881.11	3,456.43	2,354.03	2,224.69	13,142.05	
17 Patrimonio Total	4,117.63	4,336.76	4,442.84	4,676.44	4,952.82	5,185.01	5,596.48	5,964.04	8,622.63	
18 PROMEDIO (12 MESES)										
19 Total de Activos	85,764.07	87,206.41	95,509.01	101,866.74	107,706.30	115,366.01	123,222.11	129,952.83	141,105.43	
20 Activos Generadores de Ingresos	55,441.86	66,931.06	68,116.74	83,217.86	83,645.00	91,833.87	102,420.12	107,095.90	114,262.20	
21 Total de Prestamos	23,981.52	28,932.06	31,568.70	33,875.49	36,239.59	40,169.70	43,518.50	52,879.22	63,192.01	
22 Total de Inversiones	31,460.34	37,999.00	36,548.05	49,342.37	47,405.41	51,664.17	58,901.61	54,216.67	51,070.19	
23 Patrimonio Total	3,955.81	3,962.59	4,173.20	4,294.01	4,535.22	4,760.89	5,019.66	5,320.24	6,787.73	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	3,439.28	871.37	1,836.73	2,900.63	4,099.05	1,321.64	2,855.79	4,756.09	6,892.08	
26 Egreso de Operaciones	1,828.76	444.86	934.92	1,464.74	2,126.21	762.24	1,722.25	2,866.44	4,111.72	



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27 Ingreso Neto de Intereses	1,610.51	426.50	901.81	1,435.89	1,972.84	559.40	1,133.54	1,889.65	2,780.37	
28 Otros Ingresos	783.70	379.22	504.25	630.51	959.07	551.38	1,599.88	3,195.92	3,790.58	
29 Ingreso de Operaciones	2,394.21	805.72	1,406.06	2,066.40	2,931.91	1,110.78	2,733.42	5,085.57	6,570.95	
30 Egresos Generales	1,597.10	536.59	969.60	1,316.59	1,729.72	754.28	1,950.35	3,813.83	4,559.31	
31 Utilidad Antes de Provisiones	797.11	269.13	436.46	749.81	1,202.19	356.50	783.08	1,271.75	2,011.63	
32 Utilidad del Periodo	611.11	219.13	325.21	558.81	835.19	221.50	607.25	998.06	1,961.77	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	834.66	834.66	834.66	0.00	834.66	1,102.69	0.00	0.00	0.00	
35 Total Provisiones Para Préstamos	536.00	586.00	647.25	727.00	903.00	1,038.00	650.00	747.86	524.03	
36 Préstamos Vencidos / Préstamos Totales (%)	3.51	3.11	2.56	0.00	1.71	2.06	0.00	0.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	64.22	70.21	77.55	0.00	108.19	94.13	0.00	0.00	0.00	
38 Provisiones para Préstamos / Préstamos Totales (%)	2.25	2.18	1.98	1.85	1.85	1.94	1.20	1.12	0.67	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	4.39	4.64	4.23	4.35	4.07	3.78	3.96	3.92	5.37	
41 Patrimonio / Activos Generadores de Ing. (%)	5.98	5.16	5.13	5.03	5.03	5.20	4.74	4.92	6.63	
42 Patrimonio / Préstamos Totales (%)	17.30	16.15	13.60	11.91	10.17	9.69	10.29	8.97	11.10	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	26.24	7.97	16.22	12.59	18.87	27.04	15.92	19.86	19.35	
45 Activos Líquidos / Activos Totales (%)	24.91	7.55	15.36	11.90	17.55	25.80	14.84	18.86	17.87	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	76.77	72.57	70.55	65.33	62.89	62.28	64.30	57.74	54.64	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.10	1.31	0.95	0.90	1.00	0.96	1.19	1.24	1.72	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.71	1.01	0.68	0.73	0.78	0.77	0.99	1.02	1.39	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	15.45	22.12	15.59	17.35	18.42	18.61	24.19	25.01	28.90	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.20	5.21	5.39	4.65	4.90	5.76	5.58	5.92	6.03	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.30	2.66	2.75	2.35	2.54	3.32	3.36	3.57	3.60	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.90	2.55	2.65	2.30	2.36	2.44	2.21	2.35	2.43	
54 Egresos Generales / Ingresos de Operaciones (%)	66.71	66.60	68.96	63.71	59.00	67.91	71.35	74.99	69.39	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.41	2.27	1.48	1.01	1.15	2.40	3.12	3.98	3.32	
56 PRODUCTIVIDAD										
57 Número de Empleados	10.00	10.00	10.00	11.00	12.00	12.00	12.00	13.00	13.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	2,379.86	2,685.66	3,266.11	3,570.28	4,056.71	4,456.90	4,531.33	5,114.26	5,977.19	
60 Depósitos Totales / Empleados	8,905.28	8,851.73	9,944.95	9,249.31	9,428.87	10,912.18	10,987.55	11,125.56	11,408.22	
61 Utilidad Neta / Empleados	61.11	21.91	32.52	50.80	69.60	18.46	50.60	76.77	150.91	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	20.71	15.55	22.07	11.89	29.63	46.78	34.71	41.59	32.08	
64 Préstamos (%)	-1.51	-13.39	7.17	37.91	104.55	99.14	66.49	69.29	59.62	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	-1.51	-13.39	7.17	37.91	104.55	99.14	66.49	69.29	59.62	
67 Depósitos (%)	24.64	15.40	23.74	12.93	27.06	47.93	32.58	42.16	31.08	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	24.64	15.40	23.74	12.93	27.06	47.93	32.58	42.16	31.08	
70 Patrimonio (%)	8.53	20.85	13.81	19.55	20.28	19.56	25.97	27.53	74.10	
71 Utilidad Neta (%)	-6.84	167.57	-18.09	37.96	36.67	1.08	86.73	78.61	134.89	