



Banco de Crédito Helm Financial Services (Panamá), S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	234,916.25	248,451.32	280,588.18	270,550.74	293,160.30	325,497.08	333,541.25	402,287.57	378,923.73	
Activos Líquidos	84,014.80	69,427.65	108,620.99	78,726.07	89,186.23	76,096.84	73,156.35	94,667.60	74,909.65	
Total de Préstamos	97,486.77	110,480.30	141,606.06	130,644.37	130,975.82	144,243.97	189,820.17	202,192.79	199,965.59	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	97,486.77	110,480.30	141,606.06	130,644.37	130,975.82	144,243.97	189,820.17	202,192.79	199,965.59	
Total de Inversiones	50,691.51	64,435.82	26,781.11	57,745.02	69,466.99	99,902.23	64,163.87	100,515.26	99,324.05	
Total de Depósitos	221,528.00	234,143.78	262,789.17	254,369.65	273,051.00	302,779.65	309,411.98	379,172.36	350,462.93	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	221,528.00	234,143.78	262,789.17	254,369.65	273,051.00	302,779.65	309,411.98	379,172.36	350,462.93	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	211,959.24	231,513.14	255,374.46	252,822.42	266,719.68	300,577.81	307,440.12	377,874.36	346,396.06	
Depósitos de Bancos	9,568.76	2,630.64	7,414.71	1,547.23	6,331.32	2,201.84	1,971.86	1,298.00	4,066.87	
Patrimonio Total	11,035.72	11,667.06	14,538.42	13,218.40	17,729.33	20,018.66	21,921.35	20,931.07	25,992.53	
PROMEDIO (12 MESES)										
Total de Activos	197,762.39	198,447.14	226,592.74	230,113.85	264,038.27	286,974.20	307,064.71	336,419.16	336,042.02	
Activos Generadores de Ingresos	139,106.81	146,342.13	151,101.01	166,936.09	174,310.55	209,531.16	211,185.60	245,548.71	249,866.22	
Total de Prestamos	87,595.11	93,279.61	111,924.16	118,917.80	114,231.30	127,362.13	165,713.11	166,418.58	165,470.71	
Total de Inversiones	51,511.70	53,062.52	39,176.84	48,018.29	60,079.25	82,169.02	45,472.49	79,130.14	84,395.52	
Patrimonio Total	9,829.18	10,502.35	12,122.03	11,780.19	14,382.52	15,842.86	18,229.89	17,074.73	21,860.93	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	10,377.48	3,489.78	7,615.62	11,896.60	16,385.53	4,171.91	7,892.53	11,856.41	16,280.76	
Egreso de Operaciones	7,194.36	2,476.18	5,517.55	8,510.87	11,491.18	2,713.08	5,004.11	7,283.06	9,578.50	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	3,183.12	1,013.60	2,098.07	3,385.73	4,894.36	1,458.83	2,888.42	4,573.36	6,702.26
Otros Ingresos	2,462.21	819.86	1,699.49	2,512.83	3,560.01	3,120.92	6,060.09	8,959.64	12,022.14
Ingreso de Operaciones	5,645.33	1,833.46	3,797.55	5,898.56	8,454.36	4,579.75	8,948.51	13,533.00	18,724.41
Egresos Generales	3,180.15	1,122.12	2,238.67	3,281.99	4,516.58	2,582.07	3,981.85	7,505.09	10,789.89
Utilidad Antes de Provisiones	2,465.18	711.34	1,558.88	2,616.57	3,937.78	1,997.68	4,966.66	6,027.91	7,934.51
Utilidad del Periodo	2,448.33	671.84	1,439.84	2,490.53	2,829.12	1,997.68	4,666.66	5,599.91	7,178.82
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	593.39	0.00
Total Provisiones Para Préstamos	483.23	522.73	521.03	2,874.86	2,916.85	2,916.85	3,216.85	3,344.85	3,672.54
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	563.69	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	0.50	0.47	0.37	2.20	2.23	2.02	1.69	1.65	1.84
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	4.70	4.70	5.18	4.89	6.05	6.15	6.57	5.20	6.86
Patrimonio / Activos Generadores de Ing. (%)	7.45	6.67	8.63	7.02	8.85	8.20	8.63	6.91	8.68
Patrimonio / Préstamos Totales (%)	11.32	10.56	10.27	10.12	13.54	13.88	11.55	10.35	13.00
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	37.93	29.65	41.33	30.95	32.66	25.13	23.64	24.97	21.37
Activos Líquidos / Activos Totales (%)	35.76	27.94	38.71	29.10	30.42	23.38	21.93	23.53	19.77
Activos Líquidos + Inversiones / Depósitos Totales (%)	60.81	57.17	51.52	53.65	58.10	58.13	44.38	51.48	49.72
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.76	1.84	1.91	1.99	1.62	3.81	4.42	3.04	2.87
Utilidad Neta / Total de Activos (Promedio) (%)	1.24	1.35	1.27	1.44	1.07	2.78	3.04	2.22	2.14
Utilidad Neta / Patrimonio Total (Promedio) (%)	24.91	25.59	23.76	28.19	19.67	50.44	51.20	43.73	32.84
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.46	9.54	10.08	9.50	9.40	7.96	7.47	6.44	6.52
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.17	6.77	7.30	6.80	6.59	5.18	4.74	3.95	3.83
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.29	2.77	2.78	2.70	2.81	2.78	2.74	2.48	2.68
Egresos Generales / Ingresos de Operaciones (%)	56.33	61.20	58.95	55.64	53.42	56.38	44.50	55.46	57.62



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.77	2.24	2.25	2.01	2.04	5.96	5.74	4.87	4.81
PRODUCTIVIDAD									
Número de Empleados	14.00	14.00	15.00	15.00	15.00	20.00	24.00	25.00	24.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	6,963.34	7,891.45	9,440.40	8,709.62	8,731.72	7,212.20	7,909.17	8,087.71	8,331.90
Depósitos Totales / Empleados	15,823.43	16,724.56	17,519.28	16,957.98	18,203.40	15,138.98	12,892.17	15,166.89	14,602.62
Utilidad Neta / Empleados	174.88	47.99	95.99	166.04	188.61	99.88	194.44	224.00	299.12
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	46.27	67.37	62.57	42.64	24.79	31.01	18.87	48.69	29.25
Préstamos (%)	25.46	45.22	72.18	21.88	34.35	30.56	34.05	54.77	52.67
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	25.46	45.22	72.18	21.88	34.35	30.56	34.05	54.77	52.67
Depósitos (%)	49.37	72.83	71.79	44.06	23.26	29.31	17.74	49.06	28.35
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	49.37	72.83	71.79	44.06	23.26	29.31	17.74	49.06	28.35
Patrimonio (%)	27.99	24.95	49.79	27.81	60.65	71.58	50.78	58.35	46.61
Utilidad Neta (%)	23.78	-6.27	31.80	46.12	15.55	197.35	224.11	124.85	153.75
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	97,853.95	110,092.00	141,263.15	132,702.79	132,300.14	145,991.64	192,255.72	204,370.69	203,253.43
Mencion Especial	116.06	102.40	88.18	75.00	62.02	537.23	691.30	143.56	134.70
Subnormal	0.00	808.63	775.75	741.44	1,530.51	631.94	0.00	430.00	250.00
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	90.00	593.39	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00