



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

(En Miles de Balboas)

**Cuadro No. 19**

|                                 | 2007        |             | 2008        |             |             |             | 2009        |             |             |
|---------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                                 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |
| BALANCE DE SITUACION            |             |             |             |             |             |             |             |             |             |
| Total de Activos                | 293,160.30  | 325,497.08  | 333,541.25  | 402,287.57  | 378,923.73  | 358,991.55  | 418,615.06  | 0.00        | 0.00        |
| Activos Líquidos                | 89,186.23   | 76,096.84   | 73,156.35   | 94,667.60   | 74,909.65   | 71,180.11   | 78,207.28   | 0.00        | 0.00        |
| Total de Préstamos              | 130,975.82  | 144,243.97  | 189,820.17  | 202,192.79  | 199,965.59  | 195,725.33  | 199,013.04  | 0.00        | 0.00        |
| Locales                         | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Extranjeros                     | 130,975.82  | 144,243.97  | 189,820.17  | 202,192.79  | 199,965.59  | 195,725.33  | 199,013.04  | 0.00        | 0.00        |
| Total de Inversiones            | 69,466.99   | 99,902.23   | 64,163.87   | 100,515.26  | 99,324.05   | 87,324.83   | 136,373.19  | 0.00        | 0.00        |
| Total de Depósitos              | 273,051.00  | 302,779.65  | 309,411.98  | 379,172.36  | 350,462.93  | 328,897.16  | 379,986.59  | 0.00        | 0.00        |
| 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                     | 273,051.00  | 302,779.65  | 309,411.98  | 379,172.36  | 350,462.93  | 328,897.16  | 379,986.59  | 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       | 266,719.68  | 300,577.81  | 307,440.12  | 377,874.36  | 346,396.06  | 327,261.85  | 376,988.60  | 0.00        | 0.00        |
| Depósitos de Bancos             | 6,331.32    | 2,201.84    | 1,971.86    | 1,298.00    | 4,066.87    | 1,635.30    | 2,997.99    | 0.00        | 0.00        |
| Patrimonio Total                | 17,729.33   | 20,018.66   | 21,921.35   | 20,931.07   | 25,992.53   | 27,218.54   | 35,391.56   | 0.00        | 0.00        |
| PROMEDIO (12 MESES)             |             |             |             |             |             |             |             |             |             |
| Total de Activos                | 264,038.27  | 286,974.20  | 307,064.71  | 336,419.16  | 336,042.02  | 342,244.32  | 376,078.15  | 0.00        | 0.00        |
| Activos Generadores de Ingresos | 174,310.55  | 209,531.16  | 211,185.60  | 245,548.71  | 249,866.22  | 263,598.18  | 294,685.13  | 0.00        | 0.00        |
| Total de Prestamos              | 114,231.30  | 127,362.13  | 165,713.11  | 166,418.58  | 165,470.71  | 169,984.65  | 194,416.61  | 0.00        | 0.00        |
| Total de Inversiones            | 60,079.25   | 82,169.02   | 45,472.49   | 79,130.14   | 84,395.52   | 93,613.53   | 100,268.53  | 0.00        | 0.00        |
| Patrimonio Total                | 14,382.52   | 15,842.86   | 18,229.89   | 17,074.73   | 21,860.93   | 23,618.60   | 28,656.46   | 0.00        | 0.00        |
| ESTADO DE GANANCIAS Y PERDIDAS  |             |             |             |             |             |             |             |             |             |
| Ingreso por Intereses           | 16,385.53   | 4,171.91    | 7,892.53    | 11,856.41   | 16,280.76   | 3,672.95    | 7,193.24    | 0.00        | 0.00        |
| Egreso de Operaciones           | 11,491.18   | 2,713.08    | 5,004.11    | 7,283.06    | 9,578.50    | 1,942.08    | 3,813.89    | 0.00        | 0.00        |



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

## ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

|   | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Ingreso Neto de Intereses   | 4,894.36    | 1,458.83    | 2,888.42    | 4,573.36    | 6,702.26    | 1,730.87    | 3,379.35    | 0.00        | 0.00        |
| Otros Ingresos  | 3,560.01    | 3,120.92    | 6,060.09    | 8,959.64    | 12,022.14   | 2,564.86    | 5,103.94    | 0.00        | 0.00        |
| Ingreso de Operaciones  | 8,454.36    | 4,579.75    | 8,948.51    | 13,533.00   | 18,724.41   | 4,295.73    | 8,483.29    | 0.00        | 0.00        |
| Egresos Generales   | 4,516.58    | 2,582.07    | 3,981.85    | 7,505.09    | 10,789.89   | 3,156.85    | 5,769.38    | 0.00        | 0.00        |
| Utilidad Antes de Provisiones   | 3,937.78    | 1,997.68    | 4,966.66    | 6,027.91    | 7,934.51    | 1,138.87    | 2,713.92    | 0.00        | 0.00        |
| Utilidad del Periodo  | 2,829.12    | 1,997.68    | 4,666.66    | 5,599.91    | 7,178.82    | 1,138.87    | 2,713.92    | 0.00        | 0.00        |
| CALIDAD DE ACTIVOS  |             |             |             |             |             |             |             |             |             |
| Total de Préstamos Vencidos   | 0.00        | 0.00        | 0.00        | 593.39      | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Total Provisiones Para Préstamos  | 2,916.85    | 2,916.85    | 3,216.85    | 3,344.85    | 3,672.54    | 3,672.54    | 3,672.54    | 0.00        | 0.00        |
| Préstamos Vencidos / Préstamos Totales (%)                                    | 0.00        | 0.00        | 0.00        | 0.29        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Provisiones / Préstamos Vencidos (%)  | 0.00        | 0.00        | 0.00        | 563.69      | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Provisiones para Préstamos / Préstamos Totales (%)                            | 2.23        | 2.02        | 1.69        | 1.65        | 1.84        | 1.88        | 1.85        | 0.00        | 0.00        |
| RAZONES DE CAPITAL  |             |             |             |             |             |             |             |             |             |
| Patrimonio / Activos Totales (%)  | 6.05        | 6.15        | 6.57        | 5.20        | 6.86        | 7.58        | 8.45        | 0.00        | 0.00        |
| Patrimonio / Activos Generadores de Ing. (%)                                  | 8.85        | 8.20        | 8.63        | 6.91        | 8.68        | 9.62        | 10.55       | 0.00        | 0.00        |
| Patrimonio / Préstamos Totales (%)  | 13.54       | 13.88       | 11.55       | 10.35       | 13.00       | 13.91       | 17.78       | 0.00        | 0.00        |
| LIQUIDEZ  |             |             |             |             |             |             |             |             |             |
| Activos Líquidos / Total de Depósitos (%)                                     | 32.66       | 25.13       | 23.64       | 24.97       | 21.37       | 21.64       | 20.58       | 0.00        | 0.00        |
| Activos Líquidos / Activos Totales (%)  | 30.42       | 23.38       | 21.93       | 23.53       | 19.77       | 19.83       | 18.68       | 0.00        | 0.00        |
| Activos Líquidos + Inversiones / Depósitos Totales (%)                        | 58.10       | 58.13       | 44.38       | 51.48       | 49.72       | 48.19       | 56.47       | 0.00        | 0.00        |
| RENTABILIDAD  |             |             |             |             |             |             |             |             |             |
| Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)                | 1.62        | 3.81        | 4.42        | 3.04        | 2.87        | 1.73        | 1.84        | 0.00        | 0.00        |
| Utilidad Neta / Total de Activos (Promedio) (%)                               | 1.07        | 2.78        | 3.04        | 2.22        | 2.14        | 1.33        | 1.44        | 0.00        | 0.00        |
| Utilidad Neta / Patrimonio Total (Promedio) (%)                               | 19.67       | 50.44       | 51.20       | 43.73       | 32.84       | 19.29       | 18.94       | 0.00        | 0.00        |
| Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)       | 9.40        | 7.96        | 7.47        | 6.44        | 6.52        | 5.57        | 4.88        | 0.00        | 0.00        |
| Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)          | 6.59        | 5.18        | 4.74        | 3.95        | 3.83        | 2.95        | 2.59        | 0.00        | 0.00        |
| Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 2.81        | 2.78        | 2.74        | 2.48        | 2.68        | 2.63        | 2.29        | 0.00        | 0.00        |



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

(En Miles de Balboas)

**Cuadro No. 19**

|   | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Egresos Generales / Ingresos de Operaciones (%)                 | 53.42       | 56.38       | 44.50       | 55.46       | 57.62       | 73.49       | 68.01       | 0.00        | 0.00        |
| Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 2.04        | 5.96        | 5.74        | 4.87        | 4.81        | 3.89        | 3.46        | 0.00        | 0.00        |
| PRODUCTIVIDAD   |             |             |             |             |             |             |             |             |             |
| Número de Empleados   | 15.00       | 20.00       | 24.00       | 25.00       | 24.00       | 28.00       | 27.00       | 0.00        | 0.00        |
| Número de Sucursales  | 1.00        | 1.00        | 1.00        | 1.00        | 0.00        | 1.00        | 1.00        | 0.00        | 0.00        |
| Préstamos / Empleados   | 8,731.72    | 7,212.20    | 7,909.17    | 8,087.71    | 8,331.90    | 6,990.19    | 7,370.85    | 0.00        | 0.00        |
| Depósitos Totales / Empleados                                   | 18,203.40   | 15,138.98   | 12,892.17   | 15,166.89   | 14,602.62   | 11,746.33   | 14,073.58   | 0.00        | 0.00        |
| Utilidad Neta / Empleados                                       | 188.61      | 99.88       | 194.44      | 224.00      | 299.12      | 40.67       | 100.52      | 0.00        | 0.00        |
| TASA DE CRECIMIENTO (12 MESES)                                  |             |             |             |             |             |             |             |             |             |
| Activos (%)   | 24.79       | 31.01       | 18.87       | 48.69       | 29.25       | 10.29       | 25.51       | 0.00        | 0.00        |
| Préstamos (%)   | 34.35       | 30.56       | 34.05       | 54.77       | 52.67       | 35.69       | 4.84        | 0.00        | 0.00        |
| Locales (%)   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Extranjeros (%)   | 34.35       | 30.56       | 34.05       | 54.77       | 52.67       | 35.69       | 4.84        | 0.00        | 0.00        |
| Depósitos (%)   | 23.26       | 29.31       | 17.74       | 49.06       | 28.35       | 8.63        | 22.81       | 0.00        | 0.00        |
| Locales (%)   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Extranjeros (%)   | 23.26       | 29.31       | 17.74       | 49.06       | 28.35       | 8.63        | 22.81       | 0.00        | 0.00        |
| Patrimonio (%)  | 60.65       | 71.58       | 50.78       | 58.35       | 46.61       | 35.97       | 61.45       | 0.00        | 0.00        |
| Utilidad Neta (%)   | 15.55       | 197.35      | 224.11      | 124.85      | 153.75      | -42.99      | -41.84      | 0.00        | 0.00        |
| CLASIFICACION PRESTAMOS   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Normal  | 132,300.14  | 145,991.64  | 192,255.72  | 204,370.69  | 203,253.43  | 198,257.85  | 202,004.45  | 0.00        | 0.00        |
| Mencion Especial  | 62.02       | 537.23      | 691.30      | 143.56      | 100.00      | 1,040.02    | 251.13      | 0.00        | 0.00        |
| Subnormal   | 1,530.51    | 631.94      | 0.00        | 430.00      | 284.70      | 0.00        | 430.00      | 0.00        | 0.00        |
| Dudoso  | 0.00        | 0.00        | 90.00       | 593.39      | 0.00        | 100.00      | 0.00        | 0.00        | 0.00        |
| Irrecuperable   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |