

HELM BANK (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

| | 2008 | 2009 | | | | 2010 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 378,923.73 | 358,991.55 | 418,615.06 | 432,093.34 | 429,177.65 | 414,611.76 | 477,705.27 | 501,848.51 | 546,559.72 |
| ACTIVOS LIQUIDOS | 74,909.65 | 71,180.11 | 78,207.28 | 71,591.31 | 90,355.93 | 57,010.87 | 81,018.74 | 51,152.16 | 84,829.02 |
| TOTAL DE PRESTAMOS | 199,965.59 | 195,725.33 | 199,013.04 | 212,485.40 | 195,644.38 | 215,381.68 | 217,916.72 | 262,834.87 | 280,898.68 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 199,965.59 | 195,725.33 | 199,013.04 | 212,485.40 | 195,644.38 | 215,381.68 | 217,916.72 | 262,834.87 | 280,898.68 |
| TOTAL DE INVERSIONES | 99,324.05 | 87,324.83 | 136,373.19 | 143,206.93 | 137,966.50 | 137,760.42 | 173,349.29 | 181,914.66 | 174,899.76 |
| TOTAL DE DEPOSITOS | 350,462.93 | 328,897.16 | 379,986.59 | 390,495.09 | 386,827.15 | 370,857.27 | 432,906.24 | 455,098.66 | 499,939.74 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 350,462.93 | 328,897.16 | 379,986.59 | 390,495.09 | 386,827.15 | 370,857.27 | 432,906.24 | 455,098.66 | 499,939.74 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 346,396.06 | 327,261.85 | 376,988.60 | 388,677.31 | 384,633.98 | 369,751.31 | 426,428.54 | 452,327.60 | 497,739.03 |
| DEPOSITOS DE BANCOS | 4,066.87 | 1,635.30 | 2,997.99 | 1,817.77 | 2,193.17 | 1,105.96 | 6,477.70 | 2,771.07 | 2,200.71 |
| PATRIMONIO TOTAL | 25,992.53 | 27,218.54 | 35,391.56 | 38,994.91 | 40,172.78 | 41,398.58 | 42,556.48 | 43,752.36 | 44,141.26 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 336,042.02 | 342,244.32 | 376,078.15 | 417,190.45 | 404,050.69 | 386,801.66 | 448,160.16 | 466,970.92 | 487,868.69 |
| ACTIVOS GENERADORES DE INGRESOS | 249,866.22 | 263,598.18 | 294,685.13 | 329,200.18 | 316,450.26 | 318,096.13 | 363,326.12 | 400,220.93 | 394,704.66 |
| TOTAL DE PRESTAMOS | 165,470.71 | 169,984.65 | 194,416.61 | 207,339.09 | 197,804.99 | 205,553.51 | 208,464.88 | 237,660.13 | 238,271.53 |
| TOTAL DE INVERSIONES | 84,395.52 | 93,613.53 | 100,268.53 | 121,861.09 | 118,645.27 | 112,542.62 | 154,861.24 | 162,560.79 | 156,433.13 |
| PATRIMONIO TOTAL | 21,860.93 | 23,618.60 | 28,656.46 | 29,962.99 | 33,082.66 | 34,308.56 | 38,974.02 | 41,373.63 | 42,157.02 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 16,280.76 | 3,672.95 | 7,193.24 | 10,602.04 | 13,694.68 | 2,759.76 | 5,352.83 | 8,266.44 | 11,728.87 |
| EGRESOS DE OPERACIONES | 9,578.50 | 1,942.08 | 3,813.89 | 5,547.59 | 7,172.14 | 1,459.58 | 2,882.65 | 4,307.78 | 5,676.58 |
| INGRESO NETO DE INTERESES | 6,702.26 | 1,730.87 | 3,379.35 | 5,054.46 | 6,522.54 | 1,300.18 | 2,470.18 | 3,958.66 | 6,052.29 |

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| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| OTROS INGRESOS | 12,022.14 | 2,564.86 | 5,103.94 | 7,716.94 | 10,021.48 | 2,671.84 | 5,301.48 | 9,843.57 | 12,481.90 |
| INGRESO DE OPERACIONES | 18,724.41 | 4,295.73 | 8,483.29 | 12,771.39 | 16,544.02 | 3,972.02 | 7,771.66 | 13,802.23 | 18,534.19 |
| EGRESOS GENERALES | 10,789.89 | 3,156.85 | 5,769.38 | 8,222.92 | 10,123.62 | 2,067.41 | 4,695.36 | 8,962.78 | 11,831.46 |
| UTILIDAD ANTES DE PROVISIONES | 7,934.51 | 1,138.87 | 2,713.92 | 4,548.48 | 6,420.40 | 1,904.61 | 3,076.30 | 4,839.46 | 6,702.74 |
| UTILIDAD DEL PERIODO | 7,178.82 | 1,138.87 | 2,713.92 | 4,548.48 | 6,420.40 | 1,904.61 | 3,076.30 | 4,415.96 | 6,014.24 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 0.00 | 0.00 | 0.00 | 40.00 | 0.00 | 0.00 | 0.00 | 35.59 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 3,672.54 | 3,672.54 | 3,672.54 | 3,672.54 | 3,672.54 | 3,672.54 | 3,422.54 | 3,764.04 | 4,029.04 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.02 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 0.00 | 0.00 | 0.00 | 9,181.34 | 0.00 | 0.00 | 0.00 | 10,575.81 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.84 | 1.88 | 1.85 | 1.73 | 1.88 | 1.71 | 1.57 | 1.43 | 1.43 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 6.86 | 7.58 | 8.45 | 9.02 | 9.36 | 9.98 | 8.91 | 8.72 | 8.08 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 8.68 | 9.62 | 10.55 | 10.96 | 12.04 | 11.72 | 10.88 | 9.84 | 9.68 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 13.00 | 13.91 | 17.78 | 18.35 | 20.53 | 19.22 | 19.53 | 16.65 | 15.71 |
| INDICE DE ADECUACION DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 21.37 | 21.64 | 20.58 | 18.33 | 23.36 | 15.37 | 18.72 | 11.24 | 16.97 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 19.77 | 19.83 | 18.68 | 16.57 | 21.05 | 13.75 | 16.96 | 10.19 | 15.52 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 49.72 | 48.19 | 56.47 | 55.01 | 59.02 | 52.52 | 58.76 | 51.21 | 51.95 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.87 | 1.73 | 1.84 | 1.84 | 2.03 | 2.40 | 1.69 | 1.47 | 1.52 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 2.14 | 1.33 | 1.44 | 1.45 | 1.59 | 1.97 | 1.37 | 1.26 | 1.23 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 32.84 | 19.29 | 18.94 | 20.24 | 19.41 | 22.21 | 15.79 | 14.23 | 14.27 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.52 | 5.57 | 4.88 | 4.29 | 4.33 | 3.47 | 2.95 | 2.75 | 2.97 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.83 | 2.95 | 2.59 | 2.25 | 2.27 | 1.84 | 1.59 | 1.44 | 1.44 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 2.68 | 2.63 | 2.29 | 2.05 | 2.06 | 1.63 | 1.36 | 1.32 | 1.53 |

