



**HELM BANK (PANAMÁ), S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	74,909,646.01	71,180,110.63	78,207,278.92	71,591,309.26	90,355,931.04
Depósitos Internos en Bancos	2,786,497.04	237,726.30	884,911.74	545,704.94	1,392,767.43
A la Vista	2,786,497.04	237,726.30	884,911.74	545,704.94	1,392,767.43
A Plazo	0.00	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	71,872,419.48	69,754,485.55	76,986,698.88	70,932,823.78	88,620,556.41
A la Vista	59,372,419.48	63,024,446.21	60,143,428.56	55,913,115.76	63,165,211.71
A Plazo	12,500,000.00	6,730,039.34	16,843,270.32	15,019,708.02	25,455,344.70
Otros	250,729.49	1,187,898.78	335,668.30	112,780.54	342,607.20
<b>CARTERA CREDITICIA NETA</b>	199,965,592.06	195,725,328.54	199,013,044.50	212,485,396.98	195,644,378.36
Interna	0.00	0.00	0.00	0.00	0.00
Externa	203,638,129.03	199,397,865.51	202,685,581.47	216,157,933.95	199,316,915.33
Menos Provisiones	3,672,536.97	3,672,536.97	3,672,536.97	3,672,536.97	3,672,536.97
Interna	0.00	0.00	0.00	0.00	0.00
Externa	3,672,536.97	3,672,536.97	3,672,536.97	3,672,536.97	3,672,536.97
<b>INVERSIONES EN VALORES NETA</b>	99,324,045.18	87,324,829.33	136,373,188.13	143,206,927.57	137,966,502.08
Internas	0.00	0.00	0.00	0.00	0.00
Externas	99,324,045.18	87,324,829.33	136,373,188.13	143,206,927.57	137,966,502.08
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	4,724,446.05	4,761,285.37	5,021,550.39	4,809,702.65	5,210,840.91



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Internos	1,075,052.27	1,235,624.05	1,380,571.02	1,351,762.61	1,251,192.34
Externos	3,649,393.78	3,525,661.32	3,640,979.37	3,457,940.04	3,959,648.57
<b>ACTIVO TOTAL NETO</b>	<b>378,923,729.30</b>	<b>358,991,553.87</b>	<b>418,615,061.94</b>	<b>432,093,336.46</b>	<b>429,177,652.39</b>
<b>DEPOSITOS</b>	<b>350,462,925.92</b>	<b>328,897,156.47</b>	<b>379,986,587.23</b>	<b>390,495,088.35</b>	<b>386,827,148.76</b>
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	350,462,925.92	328,897,156.47	379,986,587.23	390,495,088.35	386,827,148.76
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	346,769,099.63	327,808,483.96	377,347,840.12	388,973,275.82	384,934,734.28
A la Vista	145,037,307.05	118,920,770.91	159,148,200.14	181,838,872.58	177,146,412.63
A Plazo	201,502,745.93	208,614,800.33	217,957,933.96	206,923,299.54	207,567,105.93
De Ahorros	229,046.65	272,912.72	241,706.02	211,103.70	221,215.72
De Bancos	3,693,826.29	1,088,672.51	2,638,747.11	1,521,812.53	1,892,414.48
A la Vista	3,693,826.29	1,088,672.51	2,638,747.11	1,521,812.53	1,892,414.48
A Plazo	0.00	0.00	0.00	0.00	0.00
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	2,468,271.49	2,875,860.55	3,236,914.33	2,603,336.87	2,177,721.64
Internos	280,227.54	385,030.12	504,332.50	473,656.56	328,807.71
Externos	2,188,043.95	2,490,830.43	2,732,581.83	2,129,680.31	1,848,913.93
PATRIMONIO	25,992,531.89	27,218,536.85	35,391,560.38	38,994,911.24	40,172,781.99
Capital	21,013,530.55	21,013,000.00	25,013,000.00	25,013,000.00	25,013,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	7,178,822.72	8,318,224.60	9,893,269.57	11,727,828.60	13,599,757.17
Gan/Perd en Inv. Dis. para la Venta	-2,199,821.38	-2,112,687.75	485,290.81	2,254,082.64	1,560,024.82
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	378,923,729.30	358,991,553.87	418,615,061.94	432,093,336.46	429,177,652.39