



**Banco de Crédito Helm Financial Servicios (Panama), S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003**

(En Balboas)

Descripcion	2002		2003												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-10,813,198.15	-31.64	34,177,668.07	24,160,137.01	26,619,076.13	29,422,020.52	23,461,540.55	38,450,135.26	35,064,040.68	20,522,973.40	25,114,609.78	21,101,414.20	21,946,920.76	22,191,237.25	23,364,469.92
Depositos Locales en Bancos	277,385.26	245.51	112,984.82	531,068.24	127,674.68	483,553.30	75,021.27	109,572.88	302,400.49	213,542.91	106,819.44	99,427.95	133,330.52	287,606.80	390,370.08
A la Vista	277,385.26	245.51	112,984.82	531,068.24	127,674.68	483,553.30	75,021.27	109,572.88	302,400.49	213,542.91	106,819.44	99,427.95	133,330.52	287,606.80	390,370.08
Depositos Extranjeros en Bancos	-10,896,938.42	-32.39	33,646,416.10	23,317,717.50	26,310,508.23	28,767,224.93	23,129,570.00	38,150,578.67	34,467,813.43	20,096,767.96	24,768,803.18	18,935,390.10	21,519,307.68	21,485,586.13	22,749,477.68
A la Vista	-3,507,797.68	-13.90	25,231,477.83	12,734,611.18	15,066,437.88	18,094,724.93	16,611,070.00	33,320,578.67	29,487,813.43	16,983,970.43	22,381,221.99	14,942,780.27	15,189,487.71	16,865,234.90	21,723,680.15
A Plazo	-7,389,140.74	-87.81	8,414,938.27	10,583,106.32	11,244,070.35	10,672,500.00	6,518,500.00	4,830,000.00	4,980,000.00	3,112,797.53	2,387,581.19	3,992,609.83	6,329,819.97	4,620,351.23	1,025,797.53
Otros	-193,644.99	-46.30	418,267.15	311,351.27	180,893.22	171,242.29	256,949.28	189,983.71	293,826.76	212,662.53	238,987.16	2,066,596.15	294,282.56	418,044.32	224,622.16
<b>CARTERA CREDITICIA</b>	-365,837.50	-1.51	24,164,437.20	33,906,725.70	33,443,708.16	31,007,493.12	34,105,973.02	32,300,805.18	30,476,332.58	29,706,200.13	29,252,420.28	28,477,859.29	26,597,570.76	26,059,937.76	23,798,599.70
Extranjero	-365,837.50	-1.51	24,164,437.20	33,906,725.70	33,443,708.16	31,007,493.12	34,105,973.02	32,300,805.18	30,476,332.58	29,706,200.13	29,252,420.28	28,477,859.29	26,597,570.76	26,059,937.76	23,798,599.70
<b>INVERSIONES EN VALORES</b>	27,093,984.11	151.21	17,918,351.89	17,882,989.23	14,826,617.21	18,817,211.27	25,171,482.55	14,052,692.44	19,071,656.65	41,049,856.56	40,028,500.00	45,027,086.20	45,026,770.40	46,115,999.83	45,012,336.00
Extranjero	27,093,984.11	151.21	17,918,351.89	17,882,989.23	14,826,617.21	18,817,211.27	25,171,482.55	14,052,692.44	19,071,656.65	41,049,856.56	40,028,500.00	45,027,086.20	45,026,770.40	46,115,999.83	45,012,336.00
<b>OTROS ACTIVOS</b>	187,441.52	12.86	1,457,423.54	1,608,564.75	1,562,457.08	1,668,360.32	1,532,455.75	1,325,393.63	1,405,040.84	1,357,579.54	1,399,922.28	1,546,253.89	1,733,469.64	1,776,214.83	1,644,865.06
Locales	-49,476.41	-5.88	840,866.94	897,481.41	882,904.17	911,719.95	882,904.17	900,433.04	886,646.69	872,090.74	857,338.02	844,633.92	828,053.55	1,733,469.64	1,776,214.83
Extranjero	236,917.93	38.43	616,556.60	711,083.34	679,552.91	756,640.37	632,022.71	438,746.94	532,950.10	500,241.52	555,288.36	718,200.34	921,183.19	979,008.97	853,474.53
<b>TOTAL DE ACTIVOS</b>	16,102,389.98	20.72	77,717,880.70	77,558,416.69	76,451,858.58	80,915,085.23	84,271,451.87	86,129,026.51	86,017,070.75	92,636,609.63	95,795,452.34	96,152,613.58	95,304,731.56	96,143,389.67	93,820,270.68
<b>DEPOSITOS</b>	17,602,882.65	24.64	71,449,938.02	73,077,435.11	72,098,379.41	76,707,723.86	78,673,498.36	80,186,795.87	80,368,102.84	86,024,632.01	89,003,907.35	90,097,150.05	90,128,889.09	89,296,726.36	89,052,820.67
Extranjero	17,602,882.65	24.64	71,449,938.02	73,077,435.11	72,098,379.41	76,707,723.86	78,673,498.36	80,186,795.87	80,368,102.84	86,024,632.01	89,003,907.35	90,097,150.05	90,128,889.09	89,296,726.36	89,052,820.67
De Particulares	17,523,644.86	25.23	69,462,683.68	70,962,827.23	70,608,357.58	75,210,300.48	77,186,957.16	78,017,484.76	78,644,472.82	84,296,560.56	87,354,336.63	88,327,808.64	88,374,942.37	86,088,691.90	86,986,328.54
A la Vista	4,817,779.99	18.24	26,415,218.97	26,704,217.17	26,027,609.39	27,331,695.22	28,796,964.26	28,400,892.85	28,694,709.18	27,902,248.15	32,263,025.56	30,529,885.75	31,268,529.96	30,487,521.38	31,232,998.96
A Plazo	12,705,864.87	29.52	43,047,464.71	44,258,610.06	44,580,748.19	47,878,605.26	48,389,992.90	49,616,591.91	49,949,763.64	56,394,312.41	55,091,311.07	57,797,922.89	57,106,412.41	55,601,170.52	55,753,329.58
De Bancos	79,237.79	3.99	1,987,254.34	2,114,607.88	1,490,021.83	1,497,423.38	1,486,541.20	2,169,311.11	1,723,630.02	1,728,071.45	1,649,570.72	1,769,341.41	1,753,946.72	3,208,034.46	2,066,492.13
A la Vista	42,089.63	5.32	791,772.61	919,126.15	294,540.10	301,941.65	291,059.47	973,829.38	509,515.38	513,956.81	435,456.08	555,226.77	539,832.08	1,993,919.82	833,862.24
A Plazo	37,148.16	3.11	1,195,481.73	1,195,481.73	1,195,481.73	1,195,481.73	1,195,481.73	1,195,481.73	1,214,114.64	1,214,114.64	1,214,114.64	1,214,114.64	1,214,114.64	1,214,114.64	1,232,629.89
<b>OBLIGACIONES</b>	-1,868,246.00	-100.00	1,868,246.00	0.00	0.00	0.00	357,800.00	1,073,400.00	1,073,400.00	1,073,400.00	1,073,400.00	1,073,400.00	178,900.00	0.00	0.00
Extranjero	-1,868,246.00	-100.00	1,868,246.00	0.00	0.00	0.00	357,800.00	1,073,400.00	1,073,400.00	1,073,400.00	1,073,400.00	1,073,400.00	178,900.00	0.00	0.00
<b>OTROS PASIVOS</b>	44,109.17	7.28	605,710.62	965,968.76	821,507.40	618,943.51	1,604,585.33	1,000,119.05	672,000.54	1,633,829.52	1,811,315.87	1,070,479.36	1,055,992.04	2,821,897.30	649,819.79
Locales	2,192.97	2.07	105,719.69	120,650.15	138,622.74	131,040.38	137,053.30	162,966.06	137,309.12	89,188.71	116,036.71	129,133.92	137,922.98	151,178.43	107,912.66
Extranjero	41,916.20	8.38	499,990.93	845,318.61	682,884.66	487,903.13	1,467,532.03	837,152.99	534,691.42	1,544,640.81	1,695,279.16	941,345.44	918,069.06	2,670,718.87	541,907.13
<b>PATRIMONIO</b>	323,644.16	8.53	3,793,986.06	3,515,012.82	3,531,971.77	3,588,417.86	3,635,568.18	3,868,711.59	3,903,567.37	3,904,748.10	3,906,829.12	3,911,584.17	3,940,950.43	4,024,766.01	4,117,630.22
Capital	765,000.00	24.38	3,138,000.00	3,138,000.00	3,138,000.00	3,138,000.00	3,138,000.00	3,138,000.00	3,138,000.00	3,138,000.00	3,138,000.00	3,138,000.00	3,138,000.00	3,138,000.00	3,903,000.00
Utilidad de Periodos Anteriores	567.37	0.00	0.00	368,520.06	368,520.06	368,520.06	368,520.06	368,520.06	368,520.06	368,520.06	368,520.06	368,520.06	368,520.06	765,567.37	567.37
Utilidad de Periodo	-441,923.21	-67.37	655,986.06	8,492.76	25,451.71	81,897.80	129,048.12	362,191.53	397,047.31	398,228.04	400,309.06	405,064.11	434,430.37	121,198.64	214,062.85
<b>PASIVO Y PATRIMONIO</b>	16,102,389.98	20.72	77,717,880.70	77,558,416.69	76,451,858.58	80,915,085.23	84,271,451.87	86,129,026.51	86,017,070.75	92,636,609.63	95,795,452.34	96,152,613.58	95,304,731.56	96,143,389.67	93,820,270.68