



ESTADO DE RESULTADO
Banco de Crédito Helm Financial Services (Panama), S.A.
ENERO - DICIEMBRE 2004
(En Balboas)

Descripción	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	279,417.80	273,408.57	318,540.83	871,367.20	321,069.50	322,515.70	321,779.61	965,364.81	344,795.99	354,782.30	364,314.85	1,063,893.14	390,688.61	393,989.00	413,750.86	1,198,428.47	4,099,053.62
Préstamos	105,469.09	97,665.06	103,752.49	306,886.64	108,457.60	117,206.62	117,355.40	343,019.62	127,236.76	125,300.31	128,381.60	380,918.67	152,484.79	153,584.00	180,264.66	486,333.45	1,517,158.38
Depósitos	18,971.06	17,224.92	7,839.19	44,035.17	11,416.90	12,970.80	16,866.91	41,254.61	11,279.41	17,063.39	22,433.06	50,775.86	28,894.52	40,292.33	34,405.69	103,592.54	239,658.18
Inversiones	154,977.65	158,518.59	206,949.15	520,445.39	201,195.00	192,338.28	187,557.30	581,090.58	206,279.82	212,418.60	213,500.19	632,198.61	209,309.30	200,112.67	199,080.51	608,502.48	2,342,237.06
Egresos de Operaciones	147,501.10	146,069.15	151,293.74	444,863.99	159,936.37	164,214.31	165,906.67	490,057.35	161,892.33	180,167.03	187,755.46	529,814.82	202,729.73	209,101.79	249,643.00	661,474.52	2,126,210.68
Intereses Pagados	138,343.60	138,411.27	141,126.79	417,881.66	150,939.77	155,528.78	157,484.44	463,952.99	151,044.38	169,712.65	178,534.51	499,291.54	192,472.58	196,148.70	226,586.04	615,207.32	1,996,333.51
Comisiones	9,157.50	7,657.88	10,166.95	26,982.33	8,996.60	8,685.53	8,422.23	26,104.36	10,847.95	10,454.38	9,220.95	30,523.28	10,257.15	12,953.09	23,056.96	46,267.20	129,877.17
Ingreso Neto de Intereses	131,916.70	127,339.42	167,247.09	426,503.21	161,133.13	158,301.39	155,872.94	475,307.46	182,903.66	174,615.27	176,559.39	534,078.32	187,958.88	184,887.21	164,107.86	536,953.95	1,972,842.94
Otros Ingresos	67,113.55	27,536.42	284,569.74	379,219.71	21,176.94	37,815.37	66,037.30	125,029.61	44,622.05	45,934.97	35,704.26	126,261.28	155,555.93	60,424.95	112,577.03	328,557.91	959,068.51
Comisiones	20,139.21	19,213.72	25,309.98	64,662.91	21,966.88	23,387.89	25,331.91	70,686.68	25,322.07	26,030.09	27,729.34	79,081.50	35,408.07	25,491.39	27,753.72	88,653.18	303,084.27
Operaciones con Divisas	3,031.68	1,901.34	4,484.23	9,417.25	2,313.35	7,103.21	5,787.89	15,204.45	2,269.54	1,966.79	4,220.18	8,456.51	8,960.11	3,018.88	2,125.03	14,104.02	47,182.23
Otros Ingresos	43,942.66	6,421.36	254,775.53	305,139.55	-3,103.29	7,324.27	34,917.50	39,138.48	17,030.44	17,938.09	3,754.74	38,723.27	111,187.75	31,914.68	82,698.28	225,800.71	608,802.01
Ingresos de Operaciones	199,030.25	154,875.84	451,816.83	805,722.92	182,310.07	196,116.76	221,910.24	600,337.07	227,525.71	220,550.24	212,263.65	660,339.60	343,514.81	245,312.16	276,684.89	865,511.86	2,931,911.45
Egresos Generales	133,321.79	107,459.24	295,809.28	536,590.31	158,572.27	133,466.00	140,971.65	433,009.92	126,282.27	122,170.64	98,538.35	346,991.26	130,554.51	126,202.30	156,376.21	413,133.02	1,729,724.51
Gastos Administrativos	77,739.23	64,545.24	71,744.66	214,029.13	67,509.76	67,158.77	58,574.47	193,243.00	80,296.17	66,513.08	64,512.34	211,321.59	61,860.26	37,954.45	65,172.80	164,987.51	783,581.23
Gastos Generales	17,332.98	16,319.79	17,399.76	51,052.53	17,860.92	19,087.09	21,708.02	58,656.03	18,057.09	23,591.42	7,100.13	48,748.64	20,401.47	19,476.26	12,947.24	52,824.97	211,282.17
Gastos de Depreciación	5,685.34	5,734.59	5,734.59	17,154.52	5,734.59	5,816.94	5,777.77	17,329.30	5,798.43	5,798.43	5,798.43	17,395.29	7,798.43	5,953.03	4,379.65	18,131.11	70,010.22
Otros Gastos	32,564.24	20,859.62	200,930.27	254,354.13	67,467.00	41,403.20	54,911.39	163,781.59	22,130.58	26,267.71	21,127.45	69,525.74	40,494.35	62,818.56	73,876.52	177,189.43	664,850.89
Utilidad antes de Provisiones	65,708.46	47,416.60	156,007.55	269,132.61	23,737.80	62,650.76	80,938.59	167,327.15	101,243.44	98,379.60	113,725.30	313,348.34	212,960.30	119,109.86	120,308.68	452,378.84	1,202,186.94
Provisiones por Cuentas Malas	0.00	0.00	50,000.00	50,000.00	16,000.00	43,629.90	1,621.87	61,251.77	20,172.71	19,575.52	40,001.26	79,749.49	112,998.74	37,804.13	25,195.87	175,998.74	367,000.00
Utilidad del Periodo	65,708.46	47,416.60	106,007.55	219,132.61	7,737.80	19,020.86	79,316.72	106,075.38	81,070.73	78,804.08	73,724.04	233,598.85	99,961.56	81,305.73	95,112.81	276,380.10	835,186.94