



ESTADO DE RESULTADO
Banco de Crédito Helm Financial Services (Panama), S.A.
ENERO - DICIEMBRE 2005
(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	436,659.29	448,891.50	436,090.94	1,321,641.73	494,885.72	517,379.24	521,882.62	1,534,147.58	602,319.17	632,277.59	665,703.73	1,900,300.49	692,786.17	710,814.82	732,393.94	2,135,994.93	6,892,084.73
Préstamos	213,955.64	213,094.56	249,565.21	676,615.41	226,320.82	240,907.25	233,425.12	700,653.19	276,032.51	301,080.84	328,274.13	905,387.48	355,019.00	407,926.51	436,449.58	1,199,395.09	3,482,051.17
Depósitos	22,947.53	21,661.06	52,661.31	97,269.90	76,733.23	68,667.49	60,410.87	205,811.59	69,041.04	76,674.80	73,876.77	219,592.61	68,756.52	64,638.93	53,982.93	187,378.38	710,052.48
Inversiones	199,756.12	214,135.88	133,864.42	547,756.42	191,831.67	207,804.50	228,046.63	627,682.80	257,245.62	254,521.95	263,552.83	775,320.40	269,010.65	238,249.38	241,961.43	749,221.46	2,699,981.08
Egresos de Operaciones	211,819.87	268,302.67	282,117.51	762,240.05	309,403.00	325,253.09	325,355.51	960,011.60	366,938.26	375,631.62	401,616.93	1,144,186.81	412,115.03	410,246.20	422,916.14	1,245,277.37	4,111,715.83
Intereses Pagados	202,514.20	248,924.23	264,097.20	715,535.63	301,080.26	317,687.53	318,279.78	937,047.57	355,410.61	368,071.90	393,457.85	1,116,940.36	398,758.27	401,267.11	415,596.18	1,215,621.56	3,985,145.12
Comisiones	9,305.67	19,378.44	18,020.31	46,704.42	8,322.74	7,565.56	7,075.73	22,964.03	11,527.65	7,559.72	8,159.08	27,246.45	13,356.76	8,979.09	7,319.96	29,655.81	126,570.71
Ingreso Neto de Intereses	224,839.42	180,588.83	153,973.43	559,401.68	185,482.72	192,126.15	196,527.11	574,135.98	235,380.91	256,645.97	264,086.80	756,113.68	280,671.14	300,568.62	309,477.80	890,717.56	2,780,368.90
Otros Ingresos	213,653.65	92,527.46	245,195.92	551,377.03	31,115.90	735,701.28	281,690.64	1,048,507.82	59,206.99	1,052,692.90	484,137.12	1,596,037.01	435,192.27	109,469.13	49,993.75	594,655.15	3,790,577.01
Comisiones	19,535.02	20,302.27	21,395.14	61,232.43	21,175.75	22,507.68	24,748.46	68,431.89	23,849.79	25,388.34	33,177.97	82,416.10	24,956.85	23,150.16	35,938.00	84,045.01	296,125.43
Operaciones con Divisas	-130.39	2,016.11	2,102.45	3,988.17	1,823.25	3,012.89	4,003.56	8,839.70	1,492.13	6,196.16	3,789.70	11,477.99	1,101.15	2,224.78	3,035.66	6,361.59	30,667.45
Otros Ingresos	194,249.02	70,209.08	221,698.33	486,156.43	8,116.90	710,180.71	252,938.62	971,236.23	33,865.07	1,021,108.40	447,169.45	1,502,142.92	409,134.27	84,094.19	11,020.09	504,248.55	3,463,784.13
Ingresos de Operaciones	438,493.07	273,116.29	399,169.35	1,110,778.71	216,598.62	927,827.43	478,217.75	1,622,643.80	294,587.90	1,309,338.87	748,223.92	2,352,150.69	715,863.41	410,037.75	359,471.55	1,485,372.71	6,570,945.91
Egresos Generales	317,477.87	167,958.76	268,842.59	754,279.22	173,394.51	760,982.63	261,690.55	1,196,067.69	151,564.59	1,141,327.41	570,588.01	1,863,480.01	527,397.82	155,771.46	62,318.38	745,487.66	4,559,314.58
Gastos Administrativos	75,443.43	60,504.91	81,910.24	217,858.58	117,610.32	81,176.98	86,387.89	285,175.19	76,575.55	81,416.29	70,674.87	228,666.71	78,400.18	40,651.24	56,026.98	175,078.40	906,778.88
Gastos Generales	22,586.40	23,415.86	22,651.05	68,653.31	24,350.64	35,460.21	29,323.04	89,133.89	19,215.44	18,502.17	19,118.60	56,836.21	20,530.11	15,450.68	-20,248.39	15,732.40	230,355.81
Gastos de Depreciación	5,842.20	5,842.20	5,842.20	17,526.60	6,837.20	5,843.07	7,207.00	19,887.27	5,920.66	5,920.78	5,087.33	16,928.77	5,295.38	5,295.38	5,295.38	15,886.14	70,228.78
Otros Gastos	213,605.84	78,195.79	158,439.10	450,240.73	24,596.35	638,502.37	138,772.62	801,871.34	49,852.94	1,035,488.17	475,707.21	1,561,048.32	423,172.15	94,374.16	21,244.41	538,790.72	3,351,951.11
Utilidad antes de Provisiones	121,015.20	105,157.53	130,326.76	356,499.49	43,204.11	166,844.80	216,527.20	426,576.11	143,023.31	168,011.46	177,635.91	488,670.68	188,465.59	254,266.29	297,153.17	739,885.05	2,011,631.33
Provisiones por Cuentas Malas	25,000.00	93,000.00	17,000.00	135,000.00	0.00	15,829.90	25,000.00	40,829.90	0.00	37,857.14	60,000.00	97,857.14	50,571.44	103,000.00	-377,398.86	-223,827.42	49,859.62
Utilidad del Periodo	96,015.20	12,157.53	113,326.76	221,499.49	43,204.11	151,014.90	191,527.20	385,746.21	143,023.31	130,154.32	117,635.91	390,813.54	137,894.15	151,266.29	674,552.03	963,712.47	1,961,771.71