



**BANCO DE CREDITO HELM FINANCIAL SERVICES (PANAMA),
S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)**

	2007	2008			
Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	16,385,989.09	4,171,977.49	7,892,731.05	11,856,925.27	16,281,307.04
Préstamos	9,242,183.78	2,101,097.25	4,187,507.54	6,552,647.70	9,347,059.66
Depósitos	3,674,191.34	447,315.89	944,893.64	1,426,566.82	1,725,076.70
Inversiones	3,469,613.97	1,623,564.35	2,760,329.87	3,877,710.75	5,209,170.68
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	11,588,009.96	2,719,078.35	5,076,647.12	7,789,395.33	10,118,434.48
Intereses Pagados	11,313,806.40	2,674,390.14	4,914,944.01	7,146,923.83	9,399,254.78
Comisiones	274,203.56	44,688.21	161,703.11	642,471.50	719,179.70
INGRESO NETO DE INTERESES	4,797,979.13	1,452,899.14	2,816,083.93	4,067,529.94	6,162,872.56
OTROS INGRESOS	1,072,485.74	1,265,645.72	3,610,328.71	4,123,375.45	4,682,157.36
Comisiones	847,945.55	415,126.63	752,403.68	1,175,643.64	1,463,847.11
Oper. con Divisas	-24,918.58	476,070.85	500,841.10	261,724.79	278,091.31
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	249,458.77	374,448.24	2,357,083.93	2,686,007.02	2,940,218.94
INGRESOS DE OPERACIONES	5,870,464.87	2,718,544.86	6,426,412.64	8,190,905.39	10,845,029.92
EGRESOS GENERALES	1,932,681.81	720,862.38	1,459,754.95	2,162,994.07	2,910,515.51
Gastos Administrativos	729,469.13	308,049.18	634,858.93	986,476.87	1,326,661.27
Gastos Generales	274,547.57	68,972.93	145,369.31	223,729.71	315,261.41
G. de Depreciación	75,140.19	20,535.13	41,524.47	62,749.72	92,487.88
Otros Gastos	853,524.92	323,305.14	638,002.24	890,037.77	1,176,104.95
UTILIDADES ANTES DE PROVISIONES	3,937,783.06	1,997,682.48	4,966,657.69	6,027,911.32	7,934,514.41
CUENTAS MALAS	1,108,664.51	0.00	300,000.00	428,000.00	755,691.69



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	2,829,118.55	1,997,682.48	4,666,657.69	5,599,911.32	7,178,822.72