



**HELM BANK (PANAMÁ), S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripcion	2008		2009			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
INGRESO POR INTERESES	16,281,307.04	3,673,844.36	7,194,347.05	10,603,205.09	13,695,999.26	
Préstamos	9,347,059.66	2,316,406.35	4,392,059.49	6,258,239.97	7,908,096.57	
Depósitos	1,725,076.70	72,015.41	156,632.20	207,389.73	246,182.80	
Inversiones	5,209,170.68	1,285,422.60	2,645,655.36	4,137,575.39	5,541,719.89	
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	10,118,434.48	1,967,957.15	3,866,542.77	5,628,821.35	7,282,544.99	
Intereses Pagados	9,399,254.78	1,898,225.73	3,723,308.15	5,403,090.74	6,978,029.85	
Comisiones	719,179.70	69,731.42	143,234.62	225,730.61	304,515.14	
INGRESO NETO DE INTERESES	6,162,872.56	1,705,887.21	3,327,804.28	4,974,383.74	6,413,454.27	
OTROS INGRESOS	4,682,157.36	258,491.58	1,015,679.88	1,949,782.03	3,203,254.62	
Comisiones	1,463,847.11	348,269.83	648,760.92	1,021,762.34	1,434,634.33	
Oper. con Divisas	278,091.31	-143,611.84	-362,341.79	-500,910.72	-464,411.76	
Dividendos	0.00	0.00	0.00	0.00	0.00	
Otros Ingresos	2,940,218.94	53,833.59	729,260.75	1,428,930.41	2,233,032.05	
INGRESOS DE OPERACIONES	10,845,029.92	1,964,378.79	4,343,484.16	6,924,165.77	9,616,708.89	
EGRESOS GENERALES	2,910,515.51	825,507.46	1,629,567.86	2,375,690.44	3,196,304.99	
Gastos Administrativos	1,326,661.27	350,731.88	695,586.54	1,048,453.77	1,474,785.91	
Gastos Generales	315,261.41	83,653.62	167,039.00	253,939.79	314,823.75	
G. de Depreciación	92,487.88	35,961.00	72,894.65	108,799.98	144,872.96	
Otros Gastos	1,176,104.95	355,160.96	694,047.67	964,496.90	1,261,822.37	
UTILIDADES ANTES DE PROVISIONES	7,934,514.41	1,138,871.33	2,713,916.30	4,548,475.33	6,420,403.90	
CUENTAS MALAS	755,691.69	0.00	0.00	0.00	0.00	



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	7,178,822.72	1,138,871.33	2,713,916.30	4,548,475.33	6,420,403.90