

Helm Bank (Panamá), S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Balboas)

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	18,163,295.21	5,248,854.85	10,573,840.07	15,892,230.13	20,847,582.97
PRESTAMOS	11,990,613.08	3,819,538.71	7,698,667.98	11,535,271.72	15,129,120.98
DEPOSITOS	88,222.08	12,583.48	20,052.93	23,902.14	32,478.35
INVERSIONES	6,084,460.05	1,416,732.66	2,855,119.16	4,333,056.27	5,685,983.64
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	6,701,659.27	1,982,501.04	4,043,562.32	5,908,764.25	7,929,989.18
INTERESES PAGADOS	6,247,147.67	1,846,223.44	3,752,027.42	5,613,482.32	7,547,626.49
COMISIONES	454,511.60	136,277.60	291,534.90	295,281.93	382,362.69
INGRESO NETO DE INTERESES	11,461,635.94	3,266,353.81	6,530,277.75	9,983,465.88	12,917,593.79
OTROS INGRESOS	4,606,597.82	2,133,149.93	2,922,606.59	5,301,202.76	7,297,175.07
COMISIONES	3,401,300.10	934,012.02	1,861,961.38	2,944,542.93	4,089,373.48
OPERACIONES CON DIVISAS	(63,020.16)	90,893.99	295,456.71	411,697.21	603,346.21
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	1,268,317.88	1,108,243.92	765,188.50	1,944,962.62	2,604,455.38
INGRESOS DE OPERACIONES	16,068,233.76	5,399,503.74	9,452,884.34	15,284,668.64	20,214,768.86
EGRESOS GENERALES	4,512,746.35	1,520,545.11	2,585,016.67	4,246,779.04	5,484,079.38
GASTOS ADMINISTRATIVOS	2,090,166.98	875,437.51	1,241,716.74	2,260,559.39	2,711,893.36
GASTOS GENERALES	332,991.41	88,885.80	180,758.32	264,424.40	340,156.54
GASTOS DE DEPRECIACION	233,568.37	57,862.01	118,966.61	183,448.01	251,036.11
OTROS GASTOS	1,856,019.59	498,359.79	1,043,575.00	1,538,347.24	2,180,993.37
UTILIDADES ANTES DE PROVISIONES	11,555,487.41	3,878,958.63	6,867,867.67	11,037,889.60	14,730,689.48
CUENTAS MALAS	3,152,400.00	331,447.00	950,447.00	1,447,547.00	1,841,647.00
UTILIDAD DEL PERIODO	8,403,087.41	3,547,511.63	5,917,420.67	9,590,342.60	12,889,042.48