



ESTADO DE RESULTADO
Banco de Crédito Helm Financial Servicios (Panama), S.A.
ENERO - DICIEMBRE 2003
(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	279,567.96	262,820.61	296,548.07	838,936.64	294,928.21	290,616.80	251,709.40	837,254.41	279,717.45	320,206.59	296,031.36	895,955.40	303,641.21	281,872.89	281,614.63	867,128.73	3,439,275.18
Préstamos	160,634.58	153,645.81	164,377.36	478,657.75	155,787.28	162,100.75	147,652.34	465,540.37	146,912.28	145,171.13	132,618.39	424,701.80	128,253.02	115,365.04	117,211.01	360,829.07	1,729,728.99
Depósitos	40,115.63	37,798.39	43,740.61	121,654.63	35,615.49	36,932.74	36,910.53	109,458.76	28,362.31	29,614.41	21,779.95	79,756.67	19,299.27	17,370.17	13,275.27	49,944.71	360,814.77
Inversiones	78,817.75	71,376.41	88,430.10	238,624.26	103,525.44	91,583.31	67,146.53	262,255.28	104,442.86	145,421.05	141,633.02	391,496.93	156,088.92	149,137.68	151,128.35	456,354.95	1,348,731.42
Egresos de Operaciones	144,232.44	133,909.05	155,479.12	433,620.61	154,221.08	162,825.12	155,542.32	472,588.52	154,863.82	152,918.06	162,127.84	469,909.72	159,211.98	149,111.60	144,320.38	452,643.96	1,828,762.81
Intereses Pagados	134,616.24	127,532.41	148,805.19	410,953.84	147,551.37	154,785.67	147,247.21	449,584.25	146,190.28	143,152.74	153,297.05	442,640.07	150,537.93	140,749.78	136,182.52	427,470.23	1,730,648.39
Comisiones	9,616.20	6,376.64	6,673.93	22,666.77	6,669.71	8,039.45	8,295.11	23,004.27	8,673.54	9,765.32	8,830.79	27,269.65	8,674.05	8,361.82	8,137.86	25,173.73	98,114.42
Ingreso Neto de Intereses	135,335.52	128,911.56	141,068.95	405,316.03	140,707.13	127,791.68	96,167.08	364,665.89	124,853.63	167,288.53	133,903.52	426,045.68	144,429.23	132,761.29	137,294.25	414,484.77	1,610,512.37
Otros Ingresos	58,777.49	36,027.00	34,203.22	129,007.71	26,566.41	249,075.76	15,817.52	291,459.69	96,455.15	26,367.19	98,778.71	221,601.05	27,276.36	59,461.75	54,889.03	141,627.14	783,695.59
Comisiones	18,295.70	18,702.81	21,002.04	58,000.55	25,989.40	22,568.68	19,826.32	68,384.40	22,838.36	20,863.73	24,984.49	68,686.58	23,531.71	21,363.97	24,313.47	69,209.15	264,280.68
Operaciones con Divisas	305.92	1,152.11	228.69	1,686.72	577.01	425.02	263.03	1,265.06	711.80	3,503.46	22,062.72	26,277.98	2,600.03	4,014.18	6,135.74	12,749.95	41,979.71
Otros Ingresos	40,175.87	16,172.08	12,972.49	69,320.44	0.00	226,082.06	-4,271.83	221,810.23	72,904.99	2,000.00	51,731.50	126,636.49	1,144.62	34,083.60	24,439.82	59,668.04	477,435.20
Ingresos de Operaciones	194,113.01	164,938.56	175,272.17	534,323.74	167,273.54	376,867.44	111,984.60	656,125.58	221,308.78	193,655.72	232,682.23	647,646.73	171,705.59	192,223.04	192,183.28	556,111.91	2,394,207.96
Egresos Generales	185,620.25	146,879.61	118,826.08	451,325.94	121,223.22	143,724.03	82,128.82	347,076.07	161,128.05	155,074.70	172,427.18	488,629.93	102,339.33	108,407.46	99,319.07	310,065.86	1,597,097.80
Gastos Administrativos	46,764.38	53,825.01	57,942.69	158,532.08	60,167.62	60,829.65	28,402.03	149,399.30	42,323.41	77,231.37	69,623.16	189,177.94	49,557.33	56,389.97	62,736.80	168,684.10	665,793.42
Gastos Generales	18,605.31	16,615.24	16,236.79	51,457.34	19,432.83	32,852.90	8,996.06	61,281.79	4,410.48	19,089.15	17,102.64	40,602.27	17,483.17	19,535.42	7,892.98	44,911.57	198,252.97
Gastos de Depreciación	9,188.08	9,188.08	9,213.02	27,589.18	9,901.43	9,326.15	8,956.50	28,184.08	8,956.33	8,963.33	8,963.33	26,882.99	8,973.34	8,973.34	6,282.43	24,229.11	106,885.36
Otros Gastos	111,062.48	67,251.28	35,433.58	213,747.34	31,721.34	40,715.33	35,774.23	108,210.90	105,437.83	49,790.85	76,738.05	231,966.73	26,325.49	23,508.73	22,406.86	72,241.08	626,166.05
Utilidad antes de Provisiones	8,492.76	18,058.95	56,446.09	82,997.80	46,050.32	233,143.41	29,855.78	309,049.51	60,180.73	38,581.02	60,255.05	159,016.80	69,366.26	83,815.58	92,864.21	246,046.05	797,110.16
Provisiones por Cuentas Malas	0.00	1,100.00	0.00	1,100.00	-1,100.00	0.00	-5,000.00	-6,100.00	59,000.00	36,500.00	55,500.00	151,000.00	40,000.00	0.00	0.00	40,000.00	186,000.00
Utilidad del Periodo	8,492.76	16,958.95	56,446.09	81,897.80	47,150.32	233,143.41	34,855.78	315,149.51	1,180.73	2,081.02	4,755.05	8,016.80	29,366.26	83,815.58	92,864.21	206,046.05	611,110.16