

**Helm Bank (Panamá), S.A.**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**  
**( En Balboas )**

	2009	2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	13,695,999.26	2,759,884.07	5,354,419.72	8,268,534.97	11,728,870.75
PRESTAMOS	7,908,096.57	1,486,367.14	3,002,821.74	4,753,292.44	6,786,869.08
DEPOSITOS	246,182.80	26,326.09	49,486.68	79,515.46	96,680.46
INVERSIONES	5,541,719.89	1,247,190.84	2,302,111.30	3,435,727.07	4,845,321.21
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	7,282,544.99	1,478,514.27	2,882,648.90	4,307,778.61	5,676,579.53
INTERESES PAGADOS	6,978,029.85	1,397,885.10	2,725,976.92	4,066,145.21	5,334,746.57
COMISIONES	304,515.14	80,629.17	156,671.98	241,633.40	341,832.96
INGRESO NETO DE INTERESES	6,413,454.27	1,281,369.80	2,471,770.82	3,960,756.36	6,052,291.22
OTROS INGRESOS	3,203,254.62	1,533,079.75	2,405,801.92	3,988,480.25	4,910,717.67
COMISIONES	1,434,634.33	353,330.82	737,573.67	1,251,972.31	1,920,463.44
OPERACIONES CON DIVISAS	(464,411.76)	(174,352.23)	(167,012.54)	(258,435.01)	(216,005.51)
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	2,233,032.05	1,354,101.16	1,835,240.79	2,994,942.95	3,206,259.74
INGRESOS DE OPERACIONES	9,616,708.89	2,814,449.55	4,877,572.74	7,949,236.61	10,963,008.89
EGRESOS GENERALES	3,196,304.99	909,843.28	1,801,271.37	3,066,209.26	4,085,270.62
GASTOS ADMINISTRATIVOS	1,474,785.91	423,567.67	826,491.74	1,493,690.43	2,001,987.08
GASTOS GENERALES	314,823.75	79,058.41	159,754.93	239,563.09	303,636.50
GASTOS DE DEPRECIACION	144,872.96	39,210.89	92,523.24	147,920.99	205,017.60
OTROS GASTOS	1,261,822.37	368,006.31	722,501.46	1,185,034.75	1,574,629.44
UTILIDADES ANTES DE PROVISIONES	6,420,403.90	1,904,606.27	3,076,301.37	4,883,027.35	6,877,738.27
CUENTAS MALAS	0.00	0.00	0.00	467,070.00	863,500.00
UTILIDAD DEL PERIODO	6,420,403.90	1,904,606.27	3,076,301.37	4,415,957.35	6,014,238.27