

**Helm Bank (Panamá), S.A.**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2010 A DICIEMBRE 2011**  
**( En Balboas)**

	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	11,728,870.75	4,301,208.94	8,523,717.76	13,066,660.36	18,163,295.21
PRESTAMOS	6,786,869.08	2,607,833.58	5,250,956.08	8,376,541.35	11,990,613.08
DEPOSITOS	96,680.46	17,969.52	32,437.09	60,868.60	88,222.08
INVERSIONES	4,845,321.21	1,675,405.84	3,240,324.59	4,629,250.41	6,084,460.05
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	5,676,579.53	1,346,826.35	2,792,082.17	4,735,192.92	6,701,659.27
INTERESES PAGADOS	5,334,746.57	1,236,664.37	2,570,561.43	4,404,754.38	6,247,147.67
COMISIONES	341,832.96	110,161.98	221,520.74	330,438.54	454,511.60
INGRESO NETO DE INTERESES	6,052,291.22	2,954,382.59	5,731,635.59	8,331,467.44	11,461,635.94
OTROS INGRESOS	4,910,717.67	650,608.32	2,085,886.88	3,702,967.11	4,606,597.82
COMISIONES	1,920,463.44	667,696.82	1,447,771.25	2,402,297.65	3,401,300.10
OPERACIONES CON DIVISAS	(216,005.51)	(444,960.94)	(357,511.06)	(201,860.91)	(63,020.16)
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	3,206,259.74	427,872.44	995,626.69	1,502,530.37	1,268,317.88
INGRESOS DE OPERACIONES	10,963,008.89	3,604,990.91	7,817,522.47	12,034,434.55	16,068,233.76
EGRESOS GENERALES	4,085,270.62	1,103,280.69	2,221,658.41	3,335,728.43	4,512,746.35
GASTOS ADMINISTRATIVOS	2,001,987.08	509,227.94	1,021,519.34	1,554,206.74	2,090,166.98
GASTOS GENERALES	303,636.50	87,375.78	171,853.15	251,121.42	332,991.41
GASTOS DE DEPRECIACION	205,017.60	59,219.62	118,399.67	176,211.23	233,568.37
OTROS GASTOS	1,574,629.44	447,457.35	909,886.25	1,354,189.04	1,856,019.59
UTILIDADES ANTES DE PROVISIONES	6,877,738.27	2,501,710.22	5,595,864.06	8,698,706.12	11,555,487.41
CUENTAS MALAS	863,500.00	722,000.00	1,152,000.00	2,136,000.00	3,152,400.00
UTILIDAD DEL PERIODO	6,014,238.27	1,779,710.22	4,443,864.06	6,562,706.12	8,403,087.41