



**ESTADO DE RESULTADO**  
**HSBC Bank (Panama), S.A.**  
**ENERO - DICIEMBRE 2004**  
**(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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,494,398.14	4,389,491.69	8,883,889.83	4,808,778.10	4,924,368.11	5,270,629.97	15,003,776.18	23,887,666.01
Préstamos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,022,274.51	3,928,560.83	7,950,835.34	4,107,893.90	4,242,205.95	4,522,436.63	12,872,536.48	20,823,371.82
Depósitos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159,756.77	149,953.99	309,710.76	197,623.57	154,306.28	178,284.08	530,213.93	839,924.69
Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	312,366.86	310,976.87	623,343.73	503,260.63	527,855.88	569,909.26	1,601,025.77	2,224,369.50
Egresos de Operaciones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,132,500.07	1,157,348.43	2,289,848.50	1,482,643.30	1,588,590.07	2,279,265.30	5,350,498.67	7,640,347.17
Intereses Pagados	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	793,347.04	822,108.61	1,615,455.65	1,082,437.26	1,210,990.36	1,793,026.06	4,086,453.68	5,701,909.33
Comisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339,153.03	335,239.82	674,392.85	400,206.04	377,599.71	486,239.24	1,264,044.99	1,938,437.84
Ingreso Neto de Intereses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,361,898.07	3,232,143.26	6,594,041.33	3,326,134.80	3,335,778.04	2,991,364.67	9,653,277.51	16,247,318.84
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,573,597.28	1,966,035.64	3,539,632.92	1,789,742.64	1,835,230.94	3,012,717.87	6,637,691.45	10,177,324.37
Comisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,502,865.99	1,878,014.26	3,380,880.25	1,697,019.62	1,756,733.70	2,609,366.98	6,063,120.30	9,444,000.55
Dividendos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,654.30	0.00	183,816.26	223,470.56	223,470.56
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70,731.29	88,021.38	158,752.67	53,068.72	78,497.24	219,534.63	351,100.59	509,853.26
Ingresos de Operaciones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,935,495.35	5,198,178.90	10,133,674.25	5,115,877.44	5,171,008.98	6,004,082.54	16,290,968.96	26,424,643.21
Egresos Generales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,218,207.67	3,518,508.38	6,736,716.05	3,455,805.33	3,651,038.97	5,207,199.86	12,314,044.16	19,050,760.21
Gastos Administrativos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,420,201.32	2,293,254.10	4,713,455.42	2,344,131.68	2,392,224.01	2,849,815.34	7,586,171.03	12,299,626.45
Gastos Generales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	634,116.00	749,022.02	1,383,138.02	577,601.28	726,604.86	1,642,933.54	2,947,139.68	4,330,277.70
Gastos de Depreciación	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135,461.80	133,335.97	268,797.77	130,849.59	143,744.03	688,565.90	963,159.52	1,231,957.29
Otros Gastos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,428.55	342,896.29	371,324.84	403,222.78	388,466.07	25,885.08	817,573.93	1,188,898.77
Utilidad antes de Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,717,287.68	1,679,670.52	3,396,958.20	1,660,072.11	1,519,970.01	796,882.68	3,976,924.80	7,373,883.00
Provisiones por Cuentas Malas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	319,333.37	442,913.00	762,246.37	396,497.75	107,085.62	-619,955.05	-116,371.68	645,874.69
Utilidad del Periodo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,397,954.31	1,236,757.52	2,634,711.83	1,263,574.36	1,412,884.39	1,416,837.73	4,093,296.48	6,728,008.31