



ESTADO DE RESULTADO
HSBC Bank (Panama), S.A.
ENERO - DICIEMBRE 2005
(En Balboas)

Descripcion	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	5,047,850.63	4,848,124.88	5,466,774.62	15,362,750.13	5,537,034.87	5,850,227.56	6,502,055.76	17,889,318.19	6,585,347.41	6,616,269.40	6,633,125.55	19,834,742.36	7,032,241.80	7,251,530.02	8,213,433.19	22,497,205.01	75,584,015.69
Préstamos	4,078,895.56	3,973,011.09	4,361,801.60	12,413,708.25	4,372,189.18	4,522,444.02	4,896,540.95	13,791,174.15	5,042,227.65	5,088,932.13	5,242,673.56	15,373,833.34	5,490,326.10	5,827,400.00	6,877,586.37	18,195,312.47	59,774,028.21
Depósitos	318,440.03	258,462.39	357,937.49	934,839.91	394,241.28	476,990.02	622,511.92	1,493,743.22	528,085.25	458,766.65	447,694.25	1,434,546.15	571,615.27	597,842.40	845,166.54	2,014,624.21	5,877,753.49
Inversiones	650,515.04	616,651.40	747,035.53	2,014,201.97	770,604.41	850,793.52	983,002.89	2,604,400.82	1,015,034.51	1,068,570.62	942,757.74	3,026,362.87	970,300.43	826,287.62	490,680.28	2,287,268.33	9,932,233.99
Egresos de Operaciones	2,029,474.83	1,889,079.58	2,181,323.16	6,099,877.57	2,220,002.38	2,499,077.99	2,673,398.40	7,392,478.77	2,873,818.25	3,106,783.98	2,840,988.17	8,821,590.40	3,249,115.52	3,477,962.35	3,863,140.24	10,590,218.11	32,904,164.85
Intereses Pagados	1,568,107.02	1,446,042.60	1,701,652.93	4,715,802.55	1,754,198.94	1,982,169.24	2,199,577.19	5,935,945.37	2,399,946.34	2,566,859.11	2,494,723.21	7,461,528.66	2,735,352.09	2,964,237.31	3,310,562.17	9,010,151.57	27,123,428.15
Comisiones	461,367.81	443,036.98	479,670.23	1,384,075.02	465,803.44	516,908.75	473,821.21	1,456,533.40	473,871.91	539,924.87	346,264.96	1,360,061.74	513,763.43	513,725.04	552,578.07	1,580,066.54	5,780,736.70
Ingreso Neto de Intereses	3,018,375.80	2,959,045.30	3,285,451.46	9,262,872.56	3,317,032.49	3,351,149.57	3,828,657.36	10,496,839.42	3,711,529.16	3,509,485.42	3,792,137.38	11,013,151.96	3,783,126.28	3,773,567.67	4,350,292.95	11,906,986.90	42,679,850.84
Otros Ingresos	1,844,575.44	2,428,805.23	1,776,820.24	6,050,200.91	1,781,207.59	1,768,112.03	2,102,670.33	5,651,989.95	2,175,331.98	2,313,596.54	2,062,264.24	6,551,192.76	2,096,116.08	2,088,780.77	2,450,162.25	6,635,059.10	24,888,442.72
Comisiones	1,693,287.99	2,424,889.11	1,774,970.02	5,893,147.12	1,705,556.07	1,767,170.28	1,844,875.77	5,317,602.12	2,100,092.20	2,230,501.39	1,950,201.26	6,280,794.85	1,988,747.04	2,014,155.17	2,353,771.47	6,356,673.68	23,848,217.77
Dividendos	5,172.30	0.00	0.00	5,172.30	74,136.30	0.00	137,334.78	211,471.08	5,172.30	0.00	0.00	5,172.30	0.00	0.00	0.00	0.00	221,815.68
Otros Ingresos	146,115.15	3,916.12	1,850.22	151,881.49	1,515.22	941.75	120,459.78	122,916.75	70,067.48	83,095.15	112,062.98	265,225.61	107,369.04	74,625.60	96,390.78	278,385.42	818,409.27
Ingresos de Operaciones	4,862,951.24	5,387,850.53	5,062,271.70	15,313,073.47	5,098,240.08	5,119,261.60	5,931,327.69	16,148,829.37	5,886,861.14	5,823,081.96	5,854,401.62	17,564,344.72	5,879,242.36	5,862,348.44	6,800,455.20	18,542,046.00	67,568,293.56
Egresos Generales	3,207,571.71	3,848,388.43	3,548,630.73	10,604,590.87	3,179,671.40	4,066,349.30	3,605,622.31	10,851,643.01	3,840,261.58	3,985,849.75	4,265,415.76	12,091,527.09	3,434,143.95	3,682,941.56	5,408,822.24	12,525,907.75	46,073,668.72
Gastos Administrativos	2,108,240.41	2,049,484.15	2,403,585.74	6,561,310.30	2,072,416.04	2,285,945.07	2,209,851.60	6,568,212.71	2,320,214.66	2,556,323.57	2,371,781.73	7,248,319.96	2,456,639.56	2,228,269.18	3,503,006.72	8,187,915.46	28,565,758.43
Gastos Generales	834,044.40	1,121,193.86	1,036,887.91	2,992,126.17	995,064.86	1,561,657.64	1,050,973.25	3,607,695.75	1,148,766.38	1,060,848.87	1,124,030.39	3,333,645.64	702,142.58	1,131,886.29	1,515,413.16	3,349,442.03	13,282,909.59
Gastos de Depreciación	200,555.84	195,204.80	179,839.73	575,600.37	181,872.87	182,801.00	185,616.74	550,290.61	189,375.60	193,646.78	202,861.91	585,884.29	204,107.92	203,527.87	233,049.17	640,684.96	2,352,460.23
Otros Gastos	64,731.06	482,505.62	-71,682.65	475,554.03	-69,682.37	35,945.59	159,180.72	125,443.94	181,904.94	175,030.53	566,741.73	923,677.20	71,253.89	119,258.22	157,353.19	347,865.30	1,872,540.47
Utilidad antes de Provisiones	1,655,379.53	1,539,462.10	1,513,640.97	4,708,482.60	1,918,568.68	1,052,912.30	2,325,705.38	5,297,186.36	2,046,599.56	1,837,232.21	1,588,985.86	5,472,817.63	2,445,098.41	2,179,406.88	1,391,632.96	6,016,138.25	21,494,624.84
Provisiones por Cuentas Malas	182,224.92	102,277.52	232,773.95	517,276.39	-28,309.40	90,877.42	232,150.12	294,718.14	-557,976.93	111,075.29	113,839.48	-333,062.16	719,080.11	467,360.29	-282,563.04	903,877.36	1,382,809.73
Utilidad del Periodo	1,473,154.61	1,437,184.58	1,280,867.02	4,191,206.21	1,946,878.08	962,034.88	2,093,555.26	5,002,468.22	2,604,576.49	1,726,156.92	1,475,146.38	5,805,879.79	1,726,018.30	1,712,046.59	1,674,196.00	5,112,260.89	20,111,815.11