



## HSBC Bank USA ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	1,253,325.00	1,177,170.37	1,131,194.27	1,133,801.64	1,265,124.97	1,280,339.37	1,335,459.76	1,334,051.90	1,402,181.26	
3 Activos Líquidos	250,440.26	204,155.99	238,011.94	203,711.30	276,338.07	303,458.83	359,615.71	263,649.98	424,896.89	
4 Total de Préstamos	840,576.15	819,048.44	795,954.18	800,834.09	788,306.86	755,509.28	737,240.33	821,261.52	723,998.04	
5 Locales	834,995.53	818,409.84	795,508.49	800,814.96	786,191.36	753,422.02	735,135.52	819,085.45	723,806.33	
6 Extranjeros	5,580.61	638.60	445.70	19.13	2,115.50	2,087.26	2,104.80	2,176.07	191.71	
7 Total de Inversiones	62,513.76	49,701.69	59,699.05	91,784.60	98,105.95	119,992.08	138,603.79	146,931.45	150,867.17	
8 Total de Depósitos	1,066,612.75	1,018,907.65	1,043,501.57	1,053,342.61	1,109,568.83	1,108,834.66	1,173,373.06	1,154,399.66	1,245,629.79	
9 Locales	720,700.92	753,001.65	716,952.62	723,720.52	756,000.80	760,317.06	793,004.97	842,582.70	932,548.28	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	626,208.69	663,215.88	627,809.77	631,711.78	664,227.99	659,585.97	629,545.34	668,075.96	765,508.25	
12 Depósitos de Bancos	94,492.23	89,785.78	89,142.85	92,008.74	91,772.81	100,731.09	163,459.64	174,506.74	167,040.03	
13 Extranjeros	345,911.83	265,906.00	326,548.95	329,622.08	353,568.03	348,517.59	380,368.09	311,816.96	313,081.51	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	109,046.18	97,344.21	81,494.05	85,801.43	107,905.29	133,116.67	144,552.74	146,775.02	159,656.41	
16 Depósitos de Bancos	236,865.65	168,561.78	245,054.90	243,820.66	245,662.74	215,400.93	235,815.35	165,041.94	153,425.10	
17 Patrimonio Total	125,524.23	114,763.33	38,362.60	44,935.56	114,108.24	117,196.79	123,462.35	132,774.60	106,109.72	
18 PROMEDIO (12 MESES)										
19 Total de Activos	1,253,325.00	1,177,170.37	1,131,194.27	1,133,801.64	1,259,224.98	1,228,754.87	1,233,327.02	1,233,926.77	1,333,653.11	
20 Activos Generadores de Ingresos	903,089.91	868,750.13	855,653.23	892,618.69	894,751.36	872,125.74	865,748.67	930,405.83	880,639.01	
21 Total de Prestamos	840,576.15	819,048.44	795,954.18	800,834.09	814,441.50	787,278.86	766,597.26	811,047.80	756,152.45	
22 Total de Inversiones	62,513.76	49,701.69	59,699.05	91,784.60	80,309.86	84,846.88	99,151.42	119,358.02	124,486.56	
23 Patrimonio Total	125,524.23	114,763.33	38,362.60	44,935.56	119,816.24	115,980.06	80,912.48	88,855.08	110,108.98	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	85,873.15	17,754.97	35,504.96	53,692.46	70,587.04	16,049.54	32,209.59	48,044.37	63,583.54	
26 Egreso de Operaciones	46,173.66	7,189.54	14,154.72	20,815.34	27,132.76	5,359.80	10,230.64	14,594.69	18,549.20	



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27 Ingreso Neto de Intereses	39,699.49	10,565.43	21,350.25	32,877.12	43,454.27	10,689.74	21,978.95	33,449.68	45,034.34			
28 Otros Ingresos	16,549.22	4,740.61	9,907.14	18,746.57	22,648.35	4,203.81	8,296.71	12,714.23	17,187.09			
29 Ingreso de Operaciones	56,248.70	15,306.04	31,257.39	51,623.68	66,102.63	14,893.55	30,275.65	46,163.91	62,221.43			
30 Egresos Generales	40,547.63	9,139.41	19,528.27	30,893.93	41,817.80	8,890.63	18,797.02	33,047.33	43,655.24			
31 Utilidad antes de Provisiones	15,701.08	6,166.62	11,729.12	20,729.76	24,284.83	6,002.91	11,478.64	13,116.59	18,566.18			
32 Utilidad del Periodo	6,002.99	2,733.50	-8,633.12	-1,363.19	1,140.87	2,214.14	7,959.62	17,560.68	25,397.63			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	44,700.82	39,553.34	35,226.36	24,652.83	21,192.95	16,199.29	13,479.05	10,481.24	12,005.79			
35 Total Provisiones Para Préstamos	4,874.29	25,708.10	38,671.25	32,714.97	32,820.90	35,942.61	34,990.17	21,615.99	16,884.83			
36 Préstamos Vencidos / Préstamos Totales (%)	5.32	4.83	4.43	3.08	2.69	2.14	1.83	1.28	1.66			
37 Provisiones / Préstamos Vencidos (%)	10.90	65.00	109.78	132.70	154.87	221.88	259.59	206.24	140.64			
38 Provisiones Para Préstamos / Préstamos Totales (%)	0.58	3.14	4.86	4.09	4.16	4.76	4.75	2.63	2.33			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	10.02	9.75	3.39	3.96	9.02	9.15	9.24	9.95	7.57			
41 Patrimonio / Activos Generadores de Ing. (%)	13.90	13.21	4.48	5.03	12.87	13.39	14.10	13.71	12.13			
42 Patrimonio / Préstamos Totales (%)	14.93	14.01	4.82	5.61	14.48	15.51	16.75	16.17	14.66			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	23.48	20.04	22.81	19.34	24.90	27.37	30.65	22.84	34.11			
45 Activos Líquidos / Activos Totales (%)	19.98	17.34	21.04	17.97	21.84	23.70	26.93	19.76	30.30			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	29.34	24.91	28.53	28.05	33.75	38.19	42.46	35.57	46.22			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.26	-2.02	-0.20	0.13	1.02	1.84	2.52	2.88			
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	0.93	-1.53	-0.16	0.09	0.72	1.29	1.90	1.90			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	9.53	-45.01	-4.04	0.95	7.64	19.67	26.35	23.07			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	8.17	8.30	8.02	7.89	7.36	7.44	6.89	7.22			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.31	3.31	3.11	3.03	2.46	2.36	2.09	2.11			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.86	4.99	4.91	4.86	4.90	5.08	4.79	5.11	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	59.71	62.48	59.84	63.26	59.69	62.09	71.59	70.16	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.18	2.32	2.80	2.53	1.93	1.92	1.82	1.95	
56 PRODUCTIVIDAD										
57 Número de Empleados	679.00	652.00	644.00	670.00	640.00	649.00	644.00	634.00	625.00	
58 Número de Sucursales	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	
59 Préstamos / Empleados	1,237.96	1,256.21	1,235.95	1,195.27	1,231.73	1,164.11	1,144.78	1,295.37	1,158.40	
60 Depósitos Totales / Empleados	1,570.86	1,562.74	1,620.34	1,572.15	1,733.70	1,708.53	1,822.01	1,820.82	1,993.01	
61 Utilidad Neta / Empleados	0.00	4.19	-13.41	-2.03	1.78	3.41	12.36	27.70	40.64	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	0.94	8.76	18.06	17.66	10.83	
64 Préstamos (%)	0.00	0.00	0.00	0.00	-6.22	-7.76	-7.38	2.55	-8.16	
65 Locales (%)	0.00	0.00	0.00	0.00	-5.84	-7.94	-7.59	2.28	-7.94	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-62.09	226.85	372.25	11,276.00	-90.94	
67 Depósitos (%)	0.00	0.00	0.00	0.00	4.03	8.83	12.45	9.59	12.26	
68 Locales (%)	0.00	0.00	0.00	0.00	4.90	0.97	10.61	16.42	23.35	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	2.21	31.07	16.48	-5.40	-11.45	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	-9.09	2.12	221.83	195.48	-7.01	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-19.00	-192.20	-1,388.20	2,126.17	