



## HSBC Bank USA ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002			2003			2004			
	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	1,265,124.97	1,280,339.37	1,335,459.76	1,334,051.90	1,392,315.25	1,373,875.26	1,479,794.98	533,767.67	463,122.43	
3 Activos Líquidos	276,338.07	303,458.83	359,615.71	263,649.98	420,314.76	371,991.33	460,141.49	477,500.00	411,500.00	
4 Total de Préstamos	788,306.86	755,509.28	737,240.33	821,261.52	724,226.44	739,100.91	748,264.12	37,078.10	40,194.01	
5 Locales	786,191.36	753,422.02	735,135.52	819,085.45	724,034.73	739,002.60	748,226.88	37,078.10	40,194.01	
6 Extranjeros	2,115.50	2,087.26	2,104.80	2,176.07	191.71	98.32	37.24	0.00	0.00	
7 Total de Inversiones	98,105.95	119,992.08	138,603.79	146,931.45	150,867.17	171,137.44	175,577.08	14,002.40	4,798.98	
8 Total de Depósitos	1,109,568.83	1,108,834.66	1,173,373.06	1,154,399.66	1,245,600.42	1,210,865.39	1,309,105.58	501,052.11	413,196.54	
9 Locales	756,000.80	760,317.06	793,004.97	842,582.70	932,518.91	892,866.08	837,887.38	59,706.11	60,000.00	
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	664,227.99	659,585.97	629,545.34	668,075.96	765,478.89	766,778.42	753,925.06	59,706.11	60,000.00	
12 Depósitos de Bancos	91,772.81	100,731.09	163,459.64	174,506.74	167,040.03	126,087.66	83,962.33	0.00	0.00	
13 Extranjeros	353,568.03	348,517.59	380,368.09	311,816.96	313,081.51	317,999.31	471,218.19	441,345.99	353,196.54	
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	107,905.29	133,116.67	144,552.74	146,775.02	159,656.41	204,378.69	179,277.74	62,088.05	65,670.26	
16 Depósitos de Bancos	245,662.74	215,400.93	235,815.35	165,041.94	153,425.10	113,620.62	291,940.45	379,257.94	287,526.28	
17 Patrimonio Total	114,108.24	117,196.79	123,462.35	132,774.60	106,109.72	112,646.25	114,909.15	23,825.20	24,029.87	
18 PROMEDIO (12 MESES)										
19 Total de Activos	1,259,224.98	1,228,754.87	1,233,327.02	1,233,926.77	1,328,720.11	1,327,107.31	1,407,627.37	933,909.79	927,718.84	
20 Activos Generadores de Ingresos	894,751.36	872,125.74	865,748.67	930,405.83	880,753.21	892,869.85	899,842.65	509,636.73	460,043.30	
21 Total de Prestamos	814,441.50	787,278.86	766,597.26	811,047.80	756,266.65	747,305.09	742,752.22	429,169.81	382,210.23	
22 Total de Inversiones	80,309.86	84,846.88	99,151.42	119,358.02	124,486.56	145,564.76	157,090.43	80,466.92	77,833.07	
23 Patrimonio Total	119,816.24	115,980.06	80,912.48	88,855.08	110,108.98	114,921.52	119,185.75	78,299.90	65,069.80	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	70,587.04	16,049.54	32,209.59	48,044.37	63,583.54	15,934.40	31,317.48	38,775.52	41,875.18	
26 Egreso de Operaciones	27,132.76	5,359.80	10,230.64	14,594.69	18,549.20	3,988.77	8,190.41	11,312.22	13,921.69	



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27	Ingreso Neto de Intereses	43,454.27	10,689.74	21,978.95	33,449.68	45,034.34	11,945.62	23,127.06	27,463.30	27,953.49	
28	Otros Ingresos	22,648.35	4,203.81	8,296.71	12,714.23	17,187.09	5,691.51	10,323.75	12,348.34	12,403.64	
29	Ingreso de Operaciones	66,102.63	14,893.55	30,275.65	46,163.91	62,221.43	17,637.13	33,450.82	39,811.64	40,357.13	
30	Egresos Generales	41,817.80	8,890.63	18,797.02	33,047.33	43,655.24	10,407.72	21,777.10	26,490.45	26,953.12	
31	Utilidad Antes de Provisiones	24,284.83	6,002.91	11,478.64	13,116.59	18,566.18	7,229.41	11,673.72	13,321.19	13,404.01	
32	Utilidad del Periodo	1,140.87	2,214.14	7,959.62	17,560.68	25,397.63	6,711.88	12,701.10	13,852.80	14,030.89	
33	<b>CALIDAD DE ACTIVOS</b>										
34	Total de Préstamos Vencidos	21,192.95	16,199.29	13,479.05	10,481.24	12,005.79	5,525.82	6,788.45	0.00	0.00	
35	Total Provisiones Para Préstamos	32,820.90	35,942.61	34,990.17	21,615.99	16,626.34	12,469.11	10,918.06	216.31	121.03	
36	Préstamos Vencidos / Préstamos Totales (%)	2.69	2.14	1.83	1.28	1.66	0.75	0.91	0.00	0.00	
37	Provisiones / Préstamos Vencidos (%)	154.87	221.88	259.59	206.24	138.49	225.65	160.83	0.00	0.00	
38	Provisiones Para Préstamos / Préstamos Totales (%)	4.16	4.76	4.75	2.63	2.30	1.69	1.46	0.58	0.30	
39	<b>RAZONES DE CAPITAL</b>										
40	Patrimonio / Activos Totales (%)	9.02	9.15	9.24	9.95	7.62	8.20	7.77	4.46	5.19	
41	Patrimonio / Activos Generadores de Ing. (%)	12.87	13.39	14.10	13.71	12.13	12.38	12.44	46.64	53.41	
42	Patrimonio / Préstamos Totales (%)	14.48	15.51	16.75	16.17	14.65	15.24	15.36	64.26	59.78	
43	<b>LIQUIDEZ</b>										
44	Activos Líquidos / Total de Depósitos (%)	24.90	27.37	30.65	22.84	33.74	30.72	35.15	95.30	99.59	
45	Activos Líquidos / Activos Totales (%)	21.84	23.70	26.93	19.76	30.19	27.08	31.09	89.46	88.85	
46	Activos Líquidos + Inversiones / Depósitos Totales (%)	33.75	38.19	42.46	35.57	45.86	44.85	48.56	98.09	100.75	
47	<b>RENTABILIDAD</b>										
48	Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.13	1.02	1.84	2.52	2.88	3.01	2.82	3.62	3.05	
49	Utilidad Neta / Total de Activos (Promedio) (%)	0.09	0.72	1.29	1.90	1.91	2.02	1.80	1.98	1.51	
50	Utilidad Neta / Patrimonio Total (Promedio) (%)	0.95	7.64	19.67	26.35	23.07	23.36	21.31	23.59	21.56	
51	Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.89	7.36	7.44	6.89	7.22	7.14	6.96	10.14	9.10	
52	Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.03	2.46	2.36	2.09	2.11	1.79	1.82	2.96	3.03	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.86	4.90	5.08	4.79	5.11	5.35	5.14	7.19	6.08	
54 Egresos Generales / Ingresos de Operaciones (%)	63.26	59.69	62.09	71.59	70.16	59.01	65.10	66.54	66.79	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.53	1.93	1.92	1.82	1.95	2.55	2.29	3.23	2.70	
56 PRODUCTIVIDAD										
57 Número de Empleados	640.00	649.00	644.00	634.00	625.00	637.00	633.00	23.00	23.00	
58 Número de Sucursales	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	0.00	
59 Préstamos / Empleados	1,231.73	1,164.11	1,144.78	1,295.37	1,158.76	1,160.28	1,182.09	1,612.09	1,747.57	
60 Depósitos Totales / Empleados	1,733.70	1,708.53	1,822.01	1,820.82	1,992.96	1,900.89	2,068.10	21,784.87	17,965.07	
61 Utilidad Neta / Empleados	1.78	3.41	12.36	27.70	40.64	10.54	20.06	602.30	610.04	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.94	8.76	18.06	17.66	10.05	7.31	10.81	-59.99	-66.74	
64 Préstamos (%)	-6.22	-7.76	-7.38	2.55	-8.13	-2.17	1.50	-95.49	-94.45	
65 Locales (%)	-5.84	-7.94	-7.59	2.28	-7.91	-1.91	1.78	-95.47	-94.45	
66 Extranjeros (%)	-62.09	226.85	372.25	11,276.00	-90.94	-95.29	-98.23	0.00	0.00	
67 Depósitos (%)	4.03	8.83	12.45	9.59	12.26	9.20	11.57	-56.60	-66.83	
68 Locales (%)	4.90	0.97	10.61	16.42	23.35	17.43	5.66	-92.91	-93.57	
69 Extranjeros (%)	2.21	31.07	16.48	-5.40	-11.45	-8.76	23.88	41.54	12.81	
70 Patrimonio (%)	-9.09	2.12	221.83	195.48	-7.01	-3.88	-6.93	-82.06	-77.35	
71 Utilidad Neta (%)	-47.11	-19.00	-192.20	-1,388.20	2,126.17	203.14	59.57	-21.11	-44.76	