



## HSBC Bank USA ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	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	1,392,315.25	1,373,875.26	1,479,794.98	533,767.67	464,608.41	287,731.93	360,524.63	229,315.30	386,404.08	
3 Activos Líquidos	420,314.76	371,991.33	460,141.49	477,500.00	415,619.40	261,500.00	334,500.00	199,138.36	353,618.85	
4 Total de Préstamos	724,226.44	739,100.91	748,264.12	37,078.10	40,194.01	22,739.44	22,369.50	27,260.42	29,328.75	
5 Locales	724,034.73	739,002.60	748,226.88	37,078.10	40,194.01	22,739.44	22,369.50	27,260.42	29,328.75	
6 Extranjeros	191.71	98.32	37.24	0.00	0.00	0.00	0.00	0.00	0.00	
7 Total de Inversiones	150,867.17	171,137.44	175,577.08	14,002.40	4,798.98	0.00	0.00	0.00	0.00	
8 Total de Depósitos	1,245,600.42	1,210,865.39	1,309,105.58	501,052.11	413,196.54	255,817.27	344,194.21	207,552.60	335,813.57	
9 Locales	932,518.91	892,866.08	837,887.38	59,706.11	60,000.00	20,258.10	44,096.00	23,600.00	25,000.00	
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	765,478.89	766,778.42	753,925.06	59,706.11	60,000.00	20,258.10	44,096.00	23,600.00	25,000.00	
12 Depósitos de Bancos	167,040.03	126,087.66	83,962.33	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	313,081.51	317,999.31	471,218.19	441,345.99	353,196.54	235,559.17	300,098.21	183,952.60	310,813.57	
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	159,656.41	204,378.69	179,277.74	62,088.05	65,670.26	74,898.07	58,705.08	36,194.98	26,070.73	
16 Depósitos de Bancos	153,425.10	113,620.62	291,940.45	379,257.94	287,526.28	160,661.10	241,393.14	147,757.62	284,742.84	
17 Patrimonio Total	106,109.72	112,646.25	114,909.15	23,825.20	24,029.87	24,183.43	10,203.36	10,238.01	10,588.68	
18 PROMEDIO (12 MESES)										
19 Total de Activos	1,328,720.11	1,327,107.31	1,407,627.37	933,909.79	928,461.83	830,803.59	920,159.80	381,541.49	425,506.25	
20 Activos Generadores de Ingresos	880,753.21	892,869.85	899,842.65	509,636.73	460,043.30	466,488.90	473,105.35	39,170.46	37,160.87	
21 Total de Prestamos	756,266.65	747,305.09	742,752.22	429,169.81	382,210.23	380,920.18	385,316.81	32,169.26	34,761.38	
22 Total de Inversiones	124,486.56	145,564.76	157,090.43	80,466.92	77,833.07	85,568.72	87,788.54	7,001.20	2,399.49	
23 Patrimonio Total	110,108.98	114,921.52	119,185.75	78,299.90	65,069.80	68,414.84	62,556.25	17,031.60	17,309.28	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	63,583.54	15,934.40	31,317.48	38,775.52	41,875.18	2,527.75	4,918.94	7,399.13	10,761.32	
26 Egreso de Operaciones	18,549.20	3,988.77	8,190.41	11,312.22	13,921.69	2,133.36	4,305.06	6,461.21	9,512.84	



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27 Ingreso Neto de Intereses	45,034.34	11,945.62	23,127.06	27,463.30	27,953.49	394.38	613.88	937.93	1,248.48	
28 Otros Ingresos	17,187.09	5,691.51	10,323.75	12,348.34	12,403.64	132.86	333.16	570.00	1,179.78	
29 Ingreso de Operaciones	62,221.43	17,637.13	33,450.82	39,811.64	40,357.13	527.24	947.04	1,507.93	2,428.25	
30 Egresos Generales	43,655.24	10,407.72	21,777.10	26,490.45	26,953.12	363.08	734.22	1,115.59	1,664.36	
31 Utilidad Antes de Provisiones	18,566.18	7,229.41	11,673.72	13,321.19	13,404.01	164.16	212.82	392.33	763.89	
32 Utilidad del Periodo	25,397.63	6,711.88	12,701.10	13,852.80	14,030.89	152.53	203.36	238.01	588.68	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	12,005.79	5,525.82	6,788.45	0.00	0.00	0.00	0.00	0.00	0.00	
35 Total Provisiones Para Préstamos	16,626.34	12,469.11	10,918.06	216.31	121.03	132.66	130.50	275.36	296.25	
36 Préstamos Vencidos / Préstamos Totales (%)	1.66	0.75	0.91	0.00	0.00	0.00	0.00	0.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	138.49	225.65	160.83	0.00	0.00	0.00	0.00	0.00	0.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.30	1.69	1.46	0.58	0.30	0.58	0.58	1.01	1.01	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	7.62	8.20	7.77	4.46	5.17	8.40	2.83	4.46	2.74	
41 Patrimonio / Activos Generadores de Ing. (%)	12.13	12.38	12.44	46.64	53.41	106.35	45.61	37.56	36.10	
42 Patrimonio / Préstamos Totales (%)	14.65	15.24	15.36	64.26	59.78	106.35	45.61	37.56	36.10	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	33.74	30.72	35.15	95.30	100.59	102.22	97.18	95.95	105.30	
45 Activos Líquidos / Activos Totales (%)	30.19	27.08	31.09	89.46	89.46	90.88	92.78	86.84	91.52	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	45.86	44.85	48.56	98.09	101.75	102.22	97.18	95.95	105.30	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.88	3.01	2.82	3.62	3.05	0.13	0.09	0.81	1.58	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.91	2.02	1.80	1.98	1.51	0.07	0.04	0.08	0.14	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	23.07	23.36	21.31	23.59	21.56	0.89	0.65	1.86	3.40	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.22	7.14	6.96	10.14	9.10	2.17	2.08	25.19	28.96	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.11	1.79	1.82	2.96	3.03	1.83	1.82	21.99	25.60	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.11	5.35	5.14	7.19	6.08	0.34	0.26	3.19	3.36	
54 Egresos Generales / Ingresos de Operaciones (%)	70.16	59.01	65.10	66.54	66.79	68.86	77.53	73.98	68.54	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.95	2.55	2.29	3.23	2.70	0.11	0.14	1.94	3.17	
56 PRODUCTIVIDAD										
57 Número de Empleados	625.00	637.00	633.00	23.00	23.00	16.00	16.00	16.00	17.00	
58 Número de Sucursales	18.00	18.00	18.00	18.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	1,158.76	1,160.28	1,182.09	1,612.09	1,747.57	1,421.22	1,398.09	1,703.78	1,725.22	
60 Depósitos Totales / Empleados	1,992.96	1,900.89	2,068.10	21,784.87	17,965.07	15,988.58	21,512.14	12,972.04	19,753.74	
61 Utilidad Neta / Empleados	40.64	10.54	20.06	602.30	610.04	9.53	12.71	14.88	34.63	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	10.05	7.31	10.81	-59.99	-66.63	-79.06	-75.64	-57.04	-16.83	
64 Préstamos (%)	-8.13	-2.17	1.50	-95.49	-94.45	-96.92	-97.01	-26.48	-27.03	
65 Locales (%)	-7.91	-1.91	1.78	-95.47	-94.45	-96.92	-97.01	-26.48	-27.03	
66 Extranjeros (%)	-90.94	-95.29	-98.23	0.00	0.00	0.00	0.00	0.00	0.00	
67 Depósitos (%)	12.26	9.20	11.57	-56.60	-66.83	-78.87	-73.71	-58.58	-18.73	
68 Locales (%)	23.35	17.43	5.66	-92.91	-93.57	-97.73	-94.74	-60.47	-58.33	
69 Extranjeros (%)	-11.45	-8.76	23.88	41.54	12.81	-25.92	-36.31	-58.32	-12.00	
70 Patrimonio (%)	-7.01	-3.88	-6.93	-82.06	-77.35	-78.53	-91.12	-57.03	-55.94	
71 Utilidad Neta (%)	2,126.17	203.14	59.57	-21.11	-44.76	-97.73	-98.40	-98.28	-95.80	