



HSBC BANK (PANAMÁ), S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

	2007		2008		
Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	815,884,658.98	184,657,805.33	347,115,075.28	522,329,317.19	702,134,971.14
Préstamos	770,399,053.58	201,597,178.80	400,224,675.04	601,922,389.98	799,961,369.98
Depósitos	68,779,252.13	13,884,402.49	24,359,022.33	32,601,976.32	36,083,271.79
Inversiones	-23,783,590.73	-30,928,483.96	-77,671,053.09	-112,426,442.11	-134,141,063.63
Arrendamientos	489,944.00	104,708.00	202,431.00	231,393.00	231,393.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	473,850,143.56	113,091,300.55	218,717,841.58	317,299,507.73	414,819,349.86
Intereses Pagados	432,115,894.54	102,388,024.39	197,707,708.60	286,282,760.76	372,007,595.67
Comisiones	41,734,249.02	10,703,276.16	21,010,132.98	31,016,746.97	42,811,754.19
INGRESO NETO DE INTERESES	342,034,515.42	71,566,504.78	128,397,233.70	205,029,809.46	287,315,621.28
OTROS INGRESOS	338,119,050.40	121,266,070.53	260,902,028.86	379,038,942.91	483,875,713.81
Comisiones	263,488,414.83	93,994,494.83	203,701,669.30	301,051,163.75	378,613,100.52
Oper. con Divisas	1,670,849.06	670,709.49	3,598,153.21	4,440,658.22	5,471,919.24
Dividendos	2,679,178.42	377,787.98	1,212,851.91	2,297,099.91	2,482,157.91
Otros Ingresos	70,280,608.09	26,223,078.23	52,389,354.44	71,250,021.03	97,308,536.14
INGRESOS DE OPERACIONES	680,153,565.82	192,832,575.31	389,299,262.56	584,068,752.37	771,191,335.09
EGRESOS GENERALES	408,195,810.11	114,033,703.83	231,188,854.49	357,702,584.64	489,505,509.48
Gastos Administrativos	221,286,356.62	62,418,508.27	129,815,324.76	200,202,329.76	273,090,168.86
Gastos Generales	52,719,777.45	13,125,471.27	26,893,374.08	41,188,361.02	53,893,596.99
G. de Depreciación	26,364,712.14	6,710,819.78	13,673,612.35	20,721,989.09	29,939,564.72
Otros Gastos	107,824,963.90	31,778,904.51	60,806,543.30	95,589,904.77	132,582,178.91
UTILIDADES ANTES DE PROVISIONES	271,957,755.71	78,798,871.48	158,110,408.07	226,366,167.73	281,685,825.61
CUENTAS MALAS	136,709,114.78	28,398,485.46	59,731,564.73	94,929,125.41	122,545,402.51



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UTILIDAD DEL PERIODO	135,248,640.93	50,400,386.02	98,378,843.34	131,437,042.32	159,140,423.10