



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	707,275,382.14	215,494,235.99	442,866,340.46	663,505,108.39	896,509,720.03
Préstamos	805,101,780.98	198,751,958.56	424,462,379.34	637,096,628.24	844,163,702.35
Depósitos	36,083,271.79	3,016,421.02	4,293,960.16	6,313,696.47	8,167,296.70
Inversiones	-134,141,063.63	13,725,856.41	14,110,000.96	20,094,783.68	44,178,720.98
Arrendamientos	231,393.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	414,819,349.86	97,558,631.10	228,260,816.82	350,147,295.27	463,624,407.95
Intereses Pagados	372,007,595.67	86,699,858.17	207,571,247.63	316,367,277.21	414,324,161.56
Comisiones	42,811,754.19	10,858,772.93	20,689,569.19	33,780,018.06	49,300,246.39
INGRESO NETO DE INTERESES	292,456,032.28	117,935,604.89	214,605,523.64	313,357,813.12	432,885,312.08
OTROS INGRESOS	479,117,097.23	80,466,763.53	162,554,787.51	239,610,396.52	298,754,841.17
Comisiones	378,608,600.52	47,953,838.34	107,908,309.68	158,982,557.27	197,897,674.20
Oper. con Divisas	5,471,919.24	836,300.29	10,662,806.01	19,367,344.26	23,528,184.57
Dividendos	2,482,157.91	36,820.69	787,759.96	1,166,390.96	2,094,822.02
Otros Ingresos	92,554,419.56	31,639,804.21	43,195,911.86	60,094,104.03	75,234,160.38
INGRESOS DE OPERACIONES	771,573,129.51	198,402,368.42	377,160,311.15	552,968,209.64	731,640,153.25
EGRESOS GENERALES	484,457,758.58	109,761,582.49	226,226,308.60	328,183,118.28	449,719,063.34
Gastos Administrativos	270,653,942.28	57,365,051.07	125,903,732.41	180,866,226.21	249,826,400.67
Gastos Generales	53,900,139.99	10,563,917.95	22,307,004.47	31,720,183.11	40,801,427.45
G. de Depreciación	31,190,273.72	6,828,621.43	14,167,350.80	21,447,384.65	28,236,575.12
Otros Gastos	128,713,402.59	35,003,992.04	63,848,220.92	94,149,324.31	130,854,660.10
UTILIDADES ANTES DE PROVISIONES	287,115,370.93	88,640,785.93	150,934,002.55	224,785,091.36	281,921,089.91
CUENTAS MALAS	129,524,202.51	41,235,943.75	76,791,629.39	109,006,814.80	158,644,048.57



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UTILIDAD DEL PERIODO	157,591,168.42	47,404,842.18	74,142,373.16	115,778,276.56	123,277,041.34