

**HSBC Bank (Panamá), S.A.**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Balboas )**

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	605,908,742.55	160,678,887.92	261,458,838.91	396,423,063.60	531,489,979.78
PRESTAMOS	556,360,205.25	148,298,056.42	246,246,846.84	371,003,107.53	496,321,026.04
DEPOSITOS	4,841,823.29	747,441.30	1,690,259.30	4,303,410.03	6,096,957.21
INVERSIONES	44,706,714.01	11,633,390.20	13,521,732.77	21,116,546.04	29,071,996.53
ARRENDAMIENTOS	0.00	0.00	0.00	0.00	0.00
OTROS	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	323,119,324.06	85,764,105.62	149,118,585.71	226,557,729.03	306,350,423.04
INTERESES PAGADOS	274,854,907.23	74,590,578.48	128,567,747.89	195,511,450.90	263,531,950.13
COMISIONES	48,264,416.83	11,173,527.14	20,550,837.82	31,046,278.13	42,818,472.91
INGRESO NETO DE INTERESES	282,789,418.49	74,914,782.30	112,340,253.20	169,865,334.57	225,139,556.74
OTROS INGRESOS	210,442,795.96	63,231,699.40	102,808,890.30	154,173,724.15	136,758,801.20
COMISIONES	136,183,479.87	33,078,179.74	54,594,146.87	82,936,530.87	115,558,137.58
OPERACIONES CON DIVISAS	(3,503,731.73)	(1,206,185.08)	(2,572,084.88)	(4,111,409.59)	(4,071,885.01)
DIVIDENDOS	0.00	570,389.56	423,492.56	460,452.56	467,082.56
OTROS INGRESOS	77,763,047.82	30,789,315.18	50,363,335.75	74,888,150.31	24,805,466.07
INGRESOS DE OPERACIONES	493,232,214.45	138,146,481.70	215,149,143.50	324,039,058.72	361,898,357.94
EGRESOS GENERALES	330,614,542.63	81,655,107.82	126,346,317.91	183,092,690.28	246,458,429.32
GASTOS ADMINISTRATIVOS	181,767,272.42	45,372,634.30	60,594,176.04	90,063,228.38	120,080,228.59
GASTOS GENERALES	17,238,044.92	3,792,830.06	6,176,429.89	9,140,355.94	12,234,950.47
GASTOS DE DEPRECIACION	15,344,930.78	3,620,168.52	5,851,424.40	8,432,434.67	11,176,923.72
OTROS GASTOS	116,264,294.51	28,869,474.94	53,724,287.58	75,456,671.29	102,966,326.54
UTILIDADES ANTES DE PROVISIONES	162,617,671.82	56,491,373.88	88,802,825.59	140,946,368.44	115,439,928.62
CUENTAS MALAS	42,254,593.93	15,912,763.97	20,053,524.25	34,781,416.95	47,449,809.84
UTILIDAD DEL PERIODO	120,363,077.89	40,578,609.91	68,749,301.34	106,164,951.49	67,990,118.78