



ESTADO DE RESULTADO
HSBC Bank USA
Enero - Diciembre de 2002

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	6.020.866	5.533.233	6.200.872	17.754.972	5.542.816	6.521.216	5.685.959	17.749.991	6.806.399	5.785.688	5.595.408	18.187.494	5.784.477	5.530.582	5.579.521,51	16.894.580,69	70.587.037,82
Préstamos	5.139.762	4.796.167	5.354.146	15.290.076	4.695.760	5.622.122	4.801.014	15.118.895	5.935.692	4.861.937	4.680.376	15.478.005	4.727.582	4.564.649	4.586.243,28	13.878.474,32	59.765.450,42
Depósitos	638.732	538.797	654.107	1.831.637	597.792	635.392	662.047	1.895.231	641.658	624.751	567.621	1.834.029	667.997	589.990	578.841,70	1.836.828,48	7.397.725,27
Inversiones	242.371	198.268	192.620	633.259	249.264	263.703	222.899	735.865	229.049	299.000	347.411	875.460	388.898	375.943	414.436,53	1.179.277,89	3.423.862,13
Arrendamiento Financiero	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Otros Ingresos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Egresos de Operaciones	2.625.854	2.174.725	2.388.963	7.189.542	2.233.847	2.392.210	2.339.118	6.965.175	2.332.543	2.252.989	2.075.089	6.660.622	2.219.550	2.047.314	2.050.560,46	6.317.424,43	27.132.763,27
Intereses Pagados	2.350.175	1.957.240	2.151.783	6.459.198	2.060.935	2.171.979	2.152.030	6.384.944	2.067.712	1.981.327	1.826.499	5.875.538	1.951.720	1.798.163	1.697.422,52	5.447.305,31	24.166.984,82
Comisiones	275.679	217.485	237.180	730.344	172.912	220.231	187.088	580.231	264.832	271.662	248.590	785.084	267.830	249.151	353.137,94	870.119,12	2.965.778,45
Ingreso Neto de Intereses	3.395.011	3.358.508	3.811.910	10.565.429	3.308.969	4.129.006	3.346.841	10.784.816	4.473.855	3.532.699	3.520.318	11.526.873	3.564.927	3.483.268	3.528.961,05	10.577.156,26	43.454.274,55
Otros Ingresos	1.437.690	1.559.329	1.743.589	4.740.609	1.852.766	1.655.549	1.658.221	5.166.536	4.527.185	2.330.948	1.981.288	8.839.421	1.416.588	1.345.589	1.139.608,70	3.901.786,53	22.648.352,45
Comisiones	1.307.319	1.164.788	1.466.218	3.938.325	1.412.422	1.341.159	1.301.119	4.054.701	1.320.937	1.282.553	1.903.015	4.506.505	1.354.620	1.282.792	1.079.985,24	3.717.397,26	16.216.928,16
Operaciones con Divisas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Dividendos	0	0	0	0	0	0	36.334	36.334	0	0	0	0	0	0	0,00	0,00	36.333,68
Otros Ingresos	130.371	394.541	277.371	802.283	440.343	314.390	320.769	1.075.502	3.206.248	1.048.395	78.273	4.332.916	61.968	62.798	59.623,46	184.389,27	6.395.090,61
Ingresos de Operaciones	4.832.702	4.917.838	5.555.499	15.306.038	5.161.735	5.784.555	5.005.062	15.951.353	9.001.040	5.863.647	5.501.606	20.366.294	4.981.516	4.828.857	4.668.569,75	14.478.942,79	66.102.627,00
Egresos Generales	3.058.956	2.800.362	3.280.097	9.139.415	3.275.898	3.644.766	3.468.195	10.388.859	3.317.451	3.444.717	4.603.486	11.365.653	4.508.513	2.849.997	3.565.360,06	10.923.869,77	41.817.796,98
Gastos Administrativos	1.345.409	1.778.411	2.150.765	5.274.585	1.936.459	2.092.533	1.993.861	6.022.853	2.270.361	2.429.949	3.307.592	8.007.902	2.269.701	1.620.592	2.226.326,83	6.116.619,98	25.421.960,15
Gastos Generales	928.254	437.232	556.557	1.922.043	589.745	994.784	932.611	2.517.140	512.080	492.631	771.429	1.776.140	935.804	642.298	787.704,77	2.365.807,27	8.581.129,95
Gastos de Depreciación	299.051	293.533	278.263	870.847	453.765	274.178	256.013	983.956	252.372	246.369	251.797	750.538	244.555	245.406	237.673,82	727.634,90	3.332.975,89
Otros Gastos	486.241	291.186	294.512	1.071.940	295.930	283.270	285.710	864.910	282.637	275.768	272.668	831.073	1.058.453	341.700	313.654,64	1.713.807,62	4.481.730,99
Utilidad antes de Provisiones	1.773.746	2.117.476	2.275.402	6.166.623	1.885.837	2.139.790	1.536.867	5.562.494	5.683.589	2.418.931	898.120	9.000.640	473.003	1.978.861	1.103.209,69	3.555.073,02	24.284.830,02
Provisiones por Cuentas Malas	566.056	762.606	2.104.464	3.433.126	7.616.507	3.756.837	5.555.767	16.929.111	370.190	93.424	1.267.096	1.730.710	100.284	451.216	499.513,34	1.051.013,82	23.143.961,36
Utilidad del Periodo	1.207.690	1.354.870	170.938	2.733.497	-5.730.670	-1.617.047	-4.018.900	-11.366.618	5.313.399	2.325.507	-368.976	7.269.930	372.718	1.527.644	603.696,35	2.504.059,20	1.140.868,66