



**ESTADO DE RESULTADO**  
**HSBC Bank USA**  
**ENERO - DICIEMBRE 2003**  
**(En Balboas)**

Descripción	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	5,541,431.27	4,988,174.63	5,519,929.68	16,049,535.58	5,397,040.61	5,311,487.63	5,451,521.24	16,160,049.48	5,352,058.76	5,448,797.51	5,033,930.47	15,834,786.74	5,171,062.65	5,290,973.05	5,077,128.64	15,539,164.34	63,583,536.14
Préstamos	4,520,172.03	4,024,999.93	4,423,402.09	12,968,574.05	4,359,792.81	4,220,289.50	4,364,841.32	12,944,923.63	4,260,160.03	4,359,907.06	4,157,591.52	12,777,658.61	4,231,728.45	4,401,907.86	4,138,298.20	12,771,934.51	51,463,090.80
Depósitos	584,375.74	503,753.32	552,164.15	1,640,293.21	513,920.92	555,124.58	524,357.44	1,593,402.94	500,746.59	486,917.82	305,751.28	1,293,415.69	305,648.93	282,251.55	325,032.76	912,933.24	5,440,045.08
Inversiones	436,883.50	459,421.38	544,363.44	1,440,668.32	523,326.88	536,073.55	562,322.48	1,621,722.91	591,152.14	601,972.63	570,587.67	1,763,712.44	633,685.27	606,813.64	613,797.68	1,854,296.59	6,680,400.26
Egresos de Operaciones	1,911,362.84	1,707,850.75	1,740,585.11	5,359,798.70	1,653,005.10	1,648,665.61	1,569,170.04	4,870,840.75	1,553,419.19	1,540,082.09	1,270,547.23	4,364,048.51	1,301,544.89	1,281,995.13	1,370,969.45	3,954,509.47	18,549,197.43
Intereses Pagados	1,635,015.31	1,414,090.82	1,507,281.63	4,556,387.76	1,413,286.44	1,383,575.16	1,319,969.49	4,116,831.09	1,299,686.66	1,290,567.28	1,005,656.60	3,595,910.54	1,023,584.77	978,330.05	1,035,147.27	3,037,062.09	15,306,191.48
Comisiones	276,347.53	293,759.93	233,303.48	803,410.94	239,718.66	265,090.45	249,200.55	754,009.66	253,732.53	249,514.81	264,890.63	768,137.97	277,960.12	303,665.08	335,822.18	917,447.38	3,243,005.95
Ingreso Neto de Intereses	3,630,068.43	3,280,323.88	3,779,344.57	10,689,736.88	3,744,035.51	3,662,822.02	3,882,351.20	11,289,208.73	3,798,639.57	3,908,715.42	3,763,383.24	11,470,738.23	3,869,517.76	4,008,977.92	3,706,159.19	11,584,654.87	45,034,338.71
Otros Ingresos	1,511,088.80	1,352,946.03	1,339,777.47	4,203,812.30	1,271,843.85	1,388,306.55	1,432,745.55	4,092,895.95	1,549,522.15	1,323,780.75	1,544,218.92	4,417,521.82	1,537,457.78	1,349,570.02	1,585,828.47	4,472,856.27	17,187,086.34
Comisiones	1,390,019.23	1,314,041.59	1,219,406.05	3,923,466.87	1,244,117.88	1,345,745.18	1,380,585.77	3,970,448.83	1,485,821.69	1,275,895.36	1,378,346.74	4,140,063.79	1,459,064.44	1,296,180.13	1,524,832.13	4,280,076.70	16,314,056.19
Dividendos	0.00	0.00	90,834.19	90,834.19	0.00	0.00	0.00	0.00	0.00	0.00	90,834.19	90,834.19	0.00	0.00	0.00	0.00	181,668.38
Otros Ingresos	121,069.57	38,904.44	29,537.23	189,511.24	27,725.97	42,561.37	52,159.78	122,447.12	63,700.46	47,885.39	75,037.99	186,623.84	78,393.34	53,389.89	60,996.34	192,779.57	691,361.77
Ingresos de Operaciones	5,141,157.23	4,633,269.91	5,119,122.04	14,893,549.18	5,015,879.36	5,051,128.57	5,315,096.75	15,382,104.68	5,348,161.72	5,232,496.17	5,307,602.16	15,888,260.05	5,406,975.54	5,358,547.94	5,291,987.66	16,057,511.14	62,221,425.05
Egresos Generales	2,983,583.49	2,970,989.53	2,936,061.17	8,890,634.19	3,018,642.12	3,301,489.33	3,586,253.12	9,906,384.57	6,472,046.74	3,602,775.93	4,175,486.43	14,250,309.10	3,324,142.89	3,705,548.13	3,578,223.22	10,607,914.24	43,655,242.10
Gastos Administrativos	1,909,245.51	1,907,567.44	1,857,036.17	5,673,849.12	2,050,098.49	2,325,246.74	2,518,113.37	6,893,458.60	2,622,637.18	2,440,143.74	4,433,252.20	9,496,033.12	2,294,613.70	2,615,924.10	2,400,786.75	7,311,324.55	29,374,665.39
Gastos Generales	527,226.08	542,760.70	553,110.98	1,623,097.76	479,771.77	519,336.71	602,819.26	1,601,927.74	669,749.48	803,483.77	713,638.99	2,186,872.24	730,395.05	592,220.70	808,581.03	2,131,196.78	7,543,094.52
Gastos de Depreciación	242,125.19	217,516.26	223,589.25	683,230.70	174,646.22	148,713.51	148,876.79	472,236.52	149,930.19	144,751.23	137,640.17	432,321.59	148,163.95	145,081.79	140,917.79	434,163.53	2,021,952.34
Otros Gastos	304,986.71	303,145.13	302,324.77	910,456.61	314,125.64	308,192.37	316,443.70	938,761.71	3,029,729.89	214,397.19	-1,109,044.93	2,135,082.15	150,970.19	352,321.54	227,937.65	731,229.38	4,715,529.85
Utilidad antes de Provisiones	2,157,573.74	1,662,280.38	2,183,060.87	6,002,914.99	1,997,237.24	1,749,639.24	1,728,843.63	5,475,720.11	-1,123,885.02	1,629,720.24	1,132,115.73	1,637,950.95	2,082,832.65	1,652,999.81	1,713,764.44	5,449,596.90	18,566,182.95
Provisiones por Cuentas Malas	1,308,340.78	-214,399.06	2,694,832.96	3,788,774.68	-524,196.19	64,338.47	190,102.50	-269,755.22	-4,005,182.52	-15,807.70	-3,942,124.97	-7,963,115.19	-186,232.36	-730,300.55	-1,470,816.37	-2,387,349.28	-6,831,445.01
Utilidad del Periodo	849,232.96	1,876,679.44	-511,772.09	2,214,140.31	2,521,433.43	1,685,300.77	1,538,741.13	5,745,475.33	2,881,297.50	1,645,527.94	5,074,240.70	9,601,066.14	2,269,065.01	2,383,300.36	3,184,580.81	7,836,946.18	25,397,627.96