

HSBC BANK (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	10,289,043.44	10,405,958.43	10,564,477.12	10,737,253.05	11,160,498.42	11,420,630.12	11,183,438.67	0.00	0.00
ACTIVOS LIQUIDOS	1,451,907.11	1,343,477.57	1,194,629.83	981,572.09	1,331,916.92	1,531,013.90	1,157,862.40	0.00	0.00
TOTAL DE PRESTAMOS	6,270,672.71	6,316,180.45	6,877,374.91	7,264,593.75	7,268,120.27	7,195,338.15	7,460,030.19	0.00	0.00
LOCALES	3,807,474.45	3,843,652.77	4,049,266.69	4,471,296.29	4,313,699.14	4,334,748.03	4,534,018.99	0.00	0.00
EXTRANJEROS	2,463,198.26	2,472,527.67	2,828,108.22	2,793,297.46	2,954,421.13	2,860,590.12	2,926,011.20	0.00	0.00
TOTAL DE INVERSIONES	1,735,839.19	1,958,724.27	1,750,173.60	1,733,491.92	1,781,981.02	1,835,266.86	1,876,118.80	0.00	0.00
TOTAL DE DEPOSITOS	8,105,218.84	8,063,446.23	8,326,051.24	8,419,425.84	8,545,930.90	8,528,446.82	8,488,523.56	0.00	0.00
LOCALES	5,312,677.59	5,243,516.93	5,505,018.40	5,330,003.27	5,357,511.80	5,499,366.25	5,576,601.54	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	138.78	4.94	107.92	112.21	146.47	8.30	0.00	0.00
DEPOSITOS DE PARTICULARES	5,043,180.40	5,001,947.91	5,106,143.04	4,984,327.90	5,027,873.88	5,231,508.14	5,266,641.43	0.00	0.00
DEPOSITOS DE BANCOS	269,497.19	241,430.23	398,870.41	345,567.45	329,525.70	267,711.65	309,951.81	0.00	0.00
EXTRANJEROS	2,792,541.25	2,819,929.31	2,821,032.85	3,089,422.57	3,188,419.10	3,029,080.56	2,911,922.02	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	2,516,372.84	2,526,821.66	2,502,470.98	2,429,951.36	2,472,010.12	2,427,261.33	2,410,994.72	0.00	0.00
DEPOSITOS DE BANCOS	276,168.40	293,107.65	318,561.87	659,471.21	716,408.98	601,819.23	500,927.30	0.00	0.00
PATRIMONIO TOTAL	1,490,344.14	1,547,032.98	1,555,967.68	1,568,192.16	1,566,719.71	1,567,122.07	1,586,784.08	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	10,057,544.21	9,911,507.74	10,020,950.64	10,109,731.26	10,724,770.93	10,913,294.28	10,873,957.90	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	7,619,376.97	7,808,847.90	7,976,217.22	8,252,518.71	8,528,306.60	8,652,754.86	8,981,848.75	0.00	0.00
TOTAL DE PRESTAMOS	6,109,062.70	6,141,931.88	6,402,899.15	6,655,039.20	6,769,396.49	6,755,759.30	7,168,702.55	0.00	0.00
TOTAL DE INVERSIONES	1,510,314.27	1,666,916.02	1,573,318.07	1,597,479.51	1,758,910.11	1,896,995.56	1,813,146.20	0.00	0.00
PATRIMONIO TOTAL	1,412,099.07	1,447,777.14	1,447,103.47	1,467,537.41	1,528,531.92	1,557,077.53	1,571,375.88	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	453,021.45	118,505.11	239,053.36	365,533.10	492,232.08	126,456.85	254,768.90	0.00	0.00
EGRESOS DE OPERACIONES	293,501.89	70,843.59	141,665.06	213,642.75	288,294.65	74,041.78	149,733.29	0.00	0.00
INGRESO NETO DE INTERESES	159,519.56	47,661.52	97,388.31	151,890.35	203,937.42	52,415.07	105,035.61	0.00	0.00

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OTROS INGRESOS	141,248.04	39,148.37	97,228.12	126,208.52	115,831.98	30,375.79	59,557.20	0.00	0.00
INGRESO DE OPERACIONES	300,767.60	86,809.89	194,616.43	278,098.87	319,769.40	82,790.86	164,592.81	0.00	0.00
EGRESOS GENERALES	197,027.70	61,340.76	134,773.30	190,366.89	219,814.17	53,164.59	104,386.86	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	103,739.90	25,469.13	59,843.13	87,731.98	99,955.23	29,626.27	60,205.95	0.00	0.00
UTILIDAD DEL PERIODO	89,656.46	20,920.72	48,431.32	61,473.29	73,096.64	21,341.69	44,861.47	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	107,331.13	99,049.78	92,397.83	78,703.49	79,421.93	69,709.04	74,965.40	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	53,069.63	48,329.94	46,139.36	50,489.97	52,840.03	51,980.78	52,127.47	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.71	1.57	1.34	1.08	1.09	0.97	1.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	49.44	48.79	49.94	64.15	66.53	74.57	69.54	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.85	0.77	0.67	0.70	0.73	0.72	0.70	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.48	14.87	14.73	14.61	14.04	13.72	14.19	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	18.61	18.70	18.03	17.43	17.31	17.35	17.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	23.77	24.49	22.62	21.59	21.56	21.78	21.27	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	12.43	12.18	11.90	10.45	11.80	11.96	12.30	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.91	16.66	14.35	11.66	15.59	17.95	13.64	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.11	12.91	11.31	9.14	11.93	13.41	10.35	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	39.33	40.95	35.37	32.25	36.44	39.47	35.74	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.18	1.07	1.21	0.99	0.86	0.99	1.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.89	0.84	0.97	0.81	0.68	0.78	0.83	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.35	5.78	6.69	5.59	4.78	5.48	5.71	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.95	6.07	5.99	5.91	5.77	5.85	5.67	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.85	3.63	3.55	3.45	3.38	3.42	3.33	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.09	2.44	2.44	2.45	2.39	2.42	2.34	0.00	0.00

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ZONA LIBRE	6.72	6.47	5.98	5.99	5.65	6.10	6.11	0.00	0.00
RESTO DEL PAIS	7.85	7.95	7.94	7.87	7.78	7.78	7.75	0.00	0.00
AL POR MENOR	7.98	7.93	7.76	7.70	7.84	7.97	7.92	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.50	6.50	6.27	6.30	6.30	6.21	6.22	0.00	0.00
PRESTAMO PERSONAL AUTO	7.92	7.92	7.86	7.88	7.88	7.90	7.80	0.00	0.00
PRESTAMO PERSONAL	8.89	8.79	8.56	8.56	8.53	8.56	8.75	0.00	0.00
TARJETA DE CREDITO	19.88	19.59	19.18	19.04	18.64	19.83	19.81	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.67	2.60	2.40	2.39	2.67	2.73	2.68	0.00	0.00
PERSONA JURIDICA	2.55	2.50	2.46	2.49	2.56	2.69	2.67	0.00	0.00