

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 | 11,423,551.35 | 11,188,270.75 | 11,285,919.67 | 10,744,454.21 |
| 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 | 1,220,350.40 | 1,377,931.30 |
| 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 | 7,483,125.39 | 7,414,065.49 |
| 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 | 4,645,659.71 | 4,638,508.34 |
| 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 | 2,837,465.68 | 2,775,557.15 |
| TOTAL DE INVERSIONES | 1,735,839.19 | 1,958,724.27 | 1,750,173.60 | 1,733,491.92 | 1,781,981.02 | 1,838,188.09 | 1,880,950.88 | 1,856,915.98 | 1,356,037.37 |
| 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 | 8,330,081.83 | 8,377,238.52 |
| 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 | 5,623,150.69 | 5,711,914.13 |
| DEPOSITOS DE OFICIALES | 0.00 | 138.78 | 4.94 | 107.92 | 112.21 | 146.47 | 8.30 | 68.49 | 71.01 |
| 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 | 5,380,210.17 | 5,429,466.15 |
| DEPOSITOS DE BANCOS | 269,497.19 | 241,430.23 | 398,870.41 | 345,567.45 | 329,525.70 | 267,711.65 | 309,951.81 | 242,872.03 | 282,376.97 |
| 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 | 2,706,931.14 | 2,665,324.39 |
| 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 | 2,407,784.65 | 2,463,124.95 |
| DEPOSITOS DE BANCOS | 276,168.40 | 293,107.65 | 318,561.87 | 659,471.21 | 716,408.98 | 601,819.23 | 500,927.30 | 299,146.49 | 202,199.43 |
| 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 | 1,604,734.81 | 930,195.01 |
| 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 | 10,914,754.89 | 10,876,373.94 | 11,011,586.36 | 10,952,476.32 |
| ACTIVOS GENERADORES DE INGRESOS | 7,619,376.97 | 7,808,847.90 | 7,976,217.22 | 8,252,518.71 | 8,528,306.60 | 8,654,215.48 | 8,984,264.79 | 9,169,063.52 | 8,910,102.08 |
| 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 | 7,373,859.57 | 7,341,092.88 |
| TOTAL DE INVERSIONES | 1,510,314.27 | 1,666,916.02 | 1,573,318.07 | 1,597,479.51 | 1,758,910.11 | 1,898,456.18 | 1,815,562.24 | 1,795,203.95 | 1,569,009.20 |
| 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 | 1,586,463.49 | 1,248,457.36 |
| 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 | 385,694.38 | 522,389.33 |
| EGRESOS DE OPERACIONES | 293,501.89 | 70,843.59 | 141,665.06 | 213,642.75 | 288,294.65 | 74,041.78 | 149,733.29 | 227,433.40 | 307,446.80 |
| 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 | 158,260.98 | 214,942.53 |

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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 | 90,735.85 | 128,992.97 |
| INGRESO DE OPERACIONES | 300,767.60 | 86,809.89 | 194,616.43 | 278,098.87 | 319,769.40 | 82,790.86 | 164,592.81 | 248,996.83 | 343,935.50 |
| EGRESOS GENERALES | 197,027.70 | 61,340.76 | 134,773.30 | 190,366.89 | 219,814.17 | 53,164.59 | 104,386.86 | 158,168.93 | 215,117.69 |
| 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 | 90,827.90 | 128,817.80 |
| UTILIDAD DEL PERIODO | 89,656.46 | 20,920.72 | 48,431.32 | 61,473.29 | 73,096.64 | 21,341.69 | 44,861.47 | 65,070.99 | 86,595.54 |
| 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 | 88,905.80 | 94,015.64 |
| 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 | 53,799.54 | 53,330.78 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.71 | 1.57 | 1.34 | 1.08 | 1.09 | 0.97 | 1.00 | 1.19 | 1.27 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 49.44 | 48.79 | 49.94 | 64.15 | 66.53 | 74.57 | 69.54 | 60.51 | 56.73 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.85 | 0.77 | 0.67 | 0.70 | 0.73 | 0.72 | 0.70 | 0.72 | 0.72 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 14.48 | 14.87 | 14.73 | 14.61 | 14.04 | 13.72 | 14.18 | 14.22 | 8.66 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 18.61 | 18.70 | 18.03 | 17.43 | 17.31 | 17.35 | 16.99 | 17.18 | 10.61 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 23.77 | 24.49 | 22.62 | 21.59 | 21.56 | 21.78 | 21.27 | 21.44 | 12.55 |
| INDICE DE ADECUACION DE CAPITAL | 12.43 | 12.18 | 11.90 | 10.45 | 11.80 | 11.96 | 12.30 | 12.12 | 11.73 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 17.91 | 16.66 | 14.35 | 11.66 | 15.59 | 17.95 | 13.64 | 14.65 | 16.45 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 14.11 | 12.91 | 11.31 | 9.14 | 11.93 | 13.40 | 10.35 | 10.81 | 12.82 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 39.33 | 40.95 | 35.37 | 32.25 | 36.44 | 39.51 | 35.80 | 36.94 | 32.64 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.18 | 1.07 | 1.21 | 0.99 | 0.86 | 0.99 | 1.00 | 0.95 | 0.97 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.89 | 0.84 | 0.97 | 0.81 | 0.68 | 0.78 | 0.82 | 0.79 | 0.79 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 6.35 | 5.78 | 6.69 | 5.59 | 4.78 | 5.48 | 5.71 | 5.47 | 6.94 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.95 | 6.07 | 5.99 | 5.91 | 5.77 | 5.84 | 5.67 | 5.61 | 5.86 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.85 | 3.63 | 3.55 | 3.45 | 3.38 | 3.42 | 3.33 | 3.31 | 3.45 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 2.09 | 2.44 | 2.44 | 2.45 | 2.39 | 2.42 | 2.34 | 2.30 | 2.41 |

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| ZONA LIBRE | 6.72 | 6.47 | 5.98 | 5.99 | 5.65 | 6.10 | 6.11 | 6.16 | 5.87 |
| RESTO DEL PAIS | 7.85 | 7.95 | 7.94 | 7.87 | 7.78 | 7.78 | 7.75 | 7.41 | 7.11 |
| AL POR MENOR | 7.98 | 7.93 | 7.76 | 7.70 | 7.84 | 7.97 | 7.92 | 7.74 | 7.76 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 6.50 | 6.50 | 6.27 | 6.30 | 6.30 | 6.21 | 6.22 | 6.19 | 6.26 |
| PRESTAMO PERSONAL AUTO | 7.92 | 7.92 | 7.86 | 7.88 | 7.88 | 7.90 | 7.80 | 7.79 | 7.70 |
| PRESTAMO PERSONAL | 8.89 | 8.79 | 8.56 | 8.56 | 8.53 | 8.56 | 8.75 | 8.72 | 8.80 |
| TARJETA DE CREDITO | 19.88 | 19.59 | 19.18 | 19.04 | 18.64 | 19.83 | 19.81 | 19.28 | 19.53 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 2.67 | 2.60 | 2.40 | 2.39 | 2.67 | 2.73 | 2.68 | 2.70 | 2.83 |
| PERSONA JURIDICA | 2.55 | 2.50 | 2.46 | 2.49 | 2.56 | 2.69 | 2.67 | 2.70 | 2.87 |