

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	11,160,498.42	11,423,551.35	11,188,270.75	11,285,919.67	10,744,454.21	10,609,197.31	10,414,806.42	0.00	0.00
ACTIVOS LIQUIDOS	1,331,916.92	1,531,013.90	1,157,862.40	1,220,350.40	1,377,931.30	1,205,157.54	1,179,224.87	0.00	0.00
TOTAL DE PRESTAMOS	7,268,120.27	7,195,338.15	7,460,030.19	7,483,125.39	7,414,065.49	7,447,339.51	7,413,840.97	0.00	0.00
LOCALES	4,313,699.14	4,334,748.03	4,534,018.99	4,645,659.71	4,638,508.34	4,744,667.68	4,896,803.11	0.00	0.00
EXTRANJEROS	2,954,421.13	2,860,590.12	2,926,011.20	2,837,465.68	2,775,557.15	2,702,671.83	2,517,037.86	0.00	0.00
TOTAL DE INVERSIONES	1,781,981.02	1,838,188.09	1,880,950.88	1,856,915.98	1,356,037.37	1,241,322.62	1,204,307.71	0.00	0.00
TOTAL DE DEPOSITOS	8,545,930.90	8,528,446.82	8,488,523.56	8,330,081.83	8,377,238.52	8,056,136.47	8,032,253.62	0.00	0.00
LOCALES	5,357,511.80	5,499,366.25	5,576,601.54	5,623,150.69	5,711,914.13	5,489,303.21	5,606,876.56	0.00	0.00
DEPOSITOS DE OFICIALES	112.21	146.47	8.30	68.49	71.01	85.64	8.52	0.00	0.00
DEPOSITOS DE PARTICULARES	5,027,873.88	5,231,508.14	5,266,641.43	5,380,210.17	5,429,466.15	5,212,622.03	5,227,514.48	0.00	0.00
DEPOSITOS DE BANCOS	329,525.70	267,711.65	309,951.81	242,872.03	282,376.97	276,595.54	379,353.56	0.00	0.00
EXTRANJEROS	3,188,419.10	3,029,080.56	2,911,922.02	2,706,931.14	2,665,324.39	2,566,833.25	2,425,377.06	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	2,472,010.12	2,427,261.33	2,410,994.72	2,407,784.65	2,463,124.95	2,397,810.60	2,283,687.87	0.00	0.00
DEPOSITOS DE BANCOS	716,408.98	601,819.23	500,927.30	299,146.49	202,199.43	169,022.65	141,689.19	0.00	0.00
PATRIMONIO TOTAL	1,566,719.71	1,567,122.07	1,586,784.08	1,604,734.81	930,195.01	940,870.41	944,317.65	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	10,724,770.93	10,914,754.89	10,876,373.94	11,011,586.36	10,952,476.32	11,016,374.33	10,801,538.59	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	8,528,306.60	8,654,215.48	8,984,264.79	9,169,063.52	8,910,102.08	8,861,094.19	8,979,564.88	0.00	0.00
TOTAL DE PRESTAMOS	6,769,396.49	6,755,759.30	7,168,702.55	7,373,859.57	7,341,092.88	7,321,338.83	7,436,935.58	0.00	0.00
TOTAL DE INVERSIONES	1,758,910.11	1,898,456.18	1,815,562.24	1,795,203.95	1,569,009.20	1,539,755.36	1,542,629.30	0.00	0.00
PATRIMONIO TOTAL	1,528,531.92	1,557,077.53	1,571,375.88	1,586,463.49	1,248,457.36	1,253,996.24	1,265,550.86	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	492,232.08	126,456.85	254,768.90	385,694.38	522,389.33	129,202.88	258,607.85	0.00	0.00
EGRESOS DE OPERACIONES	288,294.65	74,041.78	149,733.29	227,433.40	307,446.80	77,349.26	155,601.77	0.00	0.00
INGRESO NETO DE INTERESES	203,937.42	52,415.07	105,035.61	158,260.98	214,942.53	51,853.63	103,006.08	0.00	0.00

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OTROS INGRESOS	115,831.98	30,375.79	59,557.20	90,735.85	128,992.97	29,638.34	90,869.41	0.00	0.00
INGRESO DE OPERACIONES	319,769.40	82,790.86	164,592.81	248,996.83	343,935.50	81,491.97	193,875.49	0.00	0.00
EGRESOS GENERALES	219,814.17	53,164.59	104,386.86	158,168.93	215,117.69	64,749.03	160,782.39	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	99,955.23	29,626.27	60,205.95	90,827.90	128,817.80	16,742.94	33,093.10	0.00	0.00
UTILIDAD DEL PERIODO	73,096.64	21,341.69	44,861.47	65,070.99	86,595.54	10,426.56	14,723.97	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	79,421.93	69,709.04	74,965.40	88,905.80	94,015.64	74,533.77	83,813.25	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	52,840.03	51,980.78	52,127.47	53,799.54	53,330.78	52,136.80	52,341.86	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.09	0.97	1.00	1.19	1.27	1.00	1.13	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	66.53	74.57	69.54	60.51	56.73	69.95	62.45	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.73	0.72	0.70	0.72	0.72	0.70	0.71	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	14.04	13.72	14.18	14.22	8.66	8.87	9.07	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.31	17.35	16.99	17.18	10.61	10.83	10.96	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	21.56	21.78	21.27	21.44	12.55	12.63	12.74	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	11.80	11.96	12.30	12.12	11.73	12.09	12.68	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.59	17.95	13.64	14.65	16.45	14.96	14.68	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.93	13.40	10.35	10.81	12.82	11.36	11.32	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	36.44	39.51	35.80	36.94	32.64	30.37	29.67	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.86	0.99	1.00	0.95	0.97	0.47	0.33	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.68	0.78	0.82	0.79	0.79	0.38	0.27	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.78	5.48	5.71	5.47	6.94	3.33	2.33	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.77	5.84	5.67	5.61	5.86	5.83	5.76	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.38	3.42	3.33	3.31	3.45	3.49	3.47	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.39	2.42	2.34	2.30	2.41	2.34	2.29	0.00	0.00



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ZONA LIBRE	5.65	6.10	6.11	6.16	5.87	5.62	5.82	0.00	0.00
RESTO DEL PAIS	7.78	7.78	7.75	7.41	7.11	7.34	7.36	0.00	0.00
AL POR MENOR	7.84	7.97	7.92	7.74	7.76	7.63	7.35	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.30	6.21	6.22	6.19	6.26	6.30	6.15	0.00	0.00
PRESTAMO PERSONAL AUTO	7.88	7.90	7.80	7.79	7.70	7.71	7.77	0.00	0.00
PRESTAMO PERSONAL	8.53	8.56	8.75	8.72	8.80	8.90	8.75	0.00	0.00
TARJETA DE CREDITO	18.64	19.83	19.81	19.28	19.53	19.92	20.72	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.67	2.73	2.68	2.70	2.83	2.84	2.90	0.00	0.00
PERSONA JURIDICA	2.56	2.69	2.67	2.70	2.87	2.85	2.85	0.00	0.00