

BALANCE DE SITUACION
HSBC Bank (Panamá), S.A.
DE DICIEMBRE 2008 A DICIEMBRE 2009
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2008		2009											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	447,175.70	32.75%	1,365,222.34	1,486,180.23	1,186,855.05	1,212,635.00	1,082,067.94	1,451,759.46	1,508,540.81	1,435,693.59	1,762,099.50	1,655,201.36	1,575,125.33	1,647,962.51	1,812,398.04	
Depositos Locales en Bancos	(120,883.33)	(61.37%)	196,988.86	193,695.31	178,849.79	248,853.27	322,084.09	83,336.07	91,952.51	86,047.98	93,232.33	96,937.97	93,946.20	71,358.03	76,105.53	
A la Vista	33,698.02	92.56%	36,407.51	37,985.25	38,155.76	38,082.29	38,084.09	74,336.07	79,952.51	76,117.98	84,232.33	87,937.97	87,616.20	57,993.03	70,105.53	
A Plazo	(154,581.35)	(96.26%)	160,581.35	155,710.07	140,694.04	210,770.98	284,000.00	9,000.00	12,000.00	9,930.00	9,000.00	9,000.00	6,330.00	13,365.00	6,000.00	
Depositos Extranjeros en Bancos	529,011.46	48.20%	1,097,511.62	1,225,773.78	950,213.97	904,403.43	706,485.31	1,279,854.92	1,299,264.59	1,262,878.96	1,542,483.05	1,458,190.77	1,377,309.27	1,474,828.16	1,626,523.08	
A la Vista	(15,682.12)	(68.12%)	23,019.95	67,545.57	66,970.70	42,089.28	20,661.85	85,842.60	55,733.74	17,062.99	23,811.12	20,797.86	15,375.26	26,137.97	7,337.83	
A Plazo	544,693.58	50.69%	1,074,491.67	1,158,228.21	883,243.27	862,314.15	685,823.46	1,194,012.32	1,243,530.85	1,245,815.98	1,518,671.93	1,437,392.91	1,361,934.01	1,448,690.19	1,619,185.25	
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Otros	39,047.57	55.21%	70,721.86	66,711.14	57,791.29	59,378.30	53,498.54	88,568.47	117,323.71	86,766.64	126,384.12	100,072.62	103,869.85	101,776.32	109,769.43	
CARTERA CREDITICIA	4,125,089.24	226.36%	1,822,363.45	1,822,778.40	2,968,286.14	3,262,996.51	3,265,905.34	5,915,021.79	5,907,351.41	5,845,418.41	5,765,799.34	5,749,181.85	5,645,124.04	5,634,177.07	5,947,452.69	
Locales	2,176,003.00	134.20%	1,621,507.10	1,738,166.54	1,680,650.57	1,648,067.65	1,614,055.30	4,176,652.77	4,195,463.08	4,137,749.80	4,033,255.55	4,013,785.03	3,917,062.74	3,895,316.83	3,797,510.10	
Extranjero	2,001,355.93	907.90%	220,438.09	103,794.25	1,306,915.94	1,634,518.08	1,670,973.82	1,822,517.26	1,789,228.94	1,786,061.88	1,809,529.99	1,812,349.77	1,806,976.97	1,814,883.46	2,221,794.03	
Menos Provisiones	52,269.70	266.93%	19,581.75	19,182.39	19,280.36	19,589.22	19,123.77	84,148.23	77,340.60	78,393.27	76,986.20	76,952.95	78,915.68	76,023.23	71,851.44	
Locales	50,104.58	256.39%	19,542.71	19,143.35	19,241.32	19,550.18	19,084.73	83,265.29	76,832.30	77,203.62	75,748.26	74,751.57	76,702.90	73,795.80	69,647.29	
Extranjero	2,165.11	5,545.89%	39.04	39.04	39.04	39.04	39.04	882.94	508.30	1,189.64	1,237.94	2,201.38	2,212.78	2,227.43	2,204.15	
INVERSIONES EN VALORES	(354,795.54)	(21.64%)	1,639,584.88	1,548,587.47	1,601,382.48	1,587,045.33	1,633,786.00	1,190,531.19	1,344,764.85	1,390,313.88	1,358,532.46	1,294,009.29	1,286,312.60	1,311,577.73	1,284,789.34	
Locales	(935,482.13)	(70.54%)	1,326,123.78	1,285,383.32	1,285,025.38	1,274,026.87	1,315,146.86	347,802.60	352,801.87	397,242.47	398,128.89	399,148.19	391,490.81	417,171.94	390,641.65	
Extranjero	581,027.20	185.02%	314,041.38	263,204.15	316,357.10	313,598.74	319,219.42	843,691.96	992,926.35	994,034.78	961,301.24	895,781.99	895,742.68	895,326.68	895,068.58	
Menos Provisiones	340.61	58.70%	580.28	0.00	0.00	580.28	580.28	963.37	963.37	963.37	897.67	920.89	920.89	920.89	920.89	
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	340.61	58.70%	580.28	0.00	0.00	580.28	580.28	963.37	963.37	963.37	897.67	920.89	920.89	920.89	920.89	
OTROS ACTIVOS	403,211.17	106.61%	378,193.74	443,875.38	440,763.77	447,906.16	414,104.32	768,819.47	728,004.27	769,604.79	744,693.63	800,921.55	785,624.96	802,670.18	781,404.91	
Locales	278,974.42	80.55%	346,332.53	412,620.17	402,177.48	401,452.76	356,943.93	680,779.78	632,052.05	662,291.14	625,424.59	648,836.15	649,067.70	657,355.33	625,306.94	
Extranjero	124,236.75	389.93%	31,861.22	31,255.21	38,586.29	46,453.40	57,160.39	88,039.68	95,952.22	107,313.65	119,269.04	152,085.40	136,557.25	145,314.85	156,097.97	
TOTAL DE ACTIVOS	4,620,680.58	88.77%	5,205,364.41	5,301,421.48	6,197,287.43	6,510,583.00	6,395,863.61	9,326,131.91	9,488,661.34	9,441,030.68	9,631,124.92	9,499,314.05	9,292,186.91	9,396,387.48	9,826,044.98	
DEPOSITOS	4,546,676.42	132.97%	3,419,205.06	3,407,849.26	4,316,136.94	4,644,277.73	4,574,859.76	7,550,458.99	7,608,021.94	7,624,696.72	7,824,479.77	7,686,909.80	7,493,182.93	7,573,307.24	7,965,881.47	
Locales	2,534,845.15	106.08%	2,389,570.13	2,455,545.39	2,347,368.04	2,352,610.99	2,242,001.51	4,963,138.37	5,009,339.40	4,887,585.90	5,065,619.63	4,914,674.79	4,800,885.18	4,905,083.74	4,924,415.28	

BALANCE DE SITUACION
HSBC Bank (Panamá), S.A.
DE DICIEMBRE 2008 A DICIEMBRE 2009
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2008	2009											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(5,768.00)	(10.34%)	55,768.00	31,593.44	6,030.59	5,768.00	5,768.00	5,768.00	55,768.00	55,768.00	55,768.00	55,768.00	50,000.00	50,132.75	50,000.00
De Particulares	2,594,500.15	133.21%	1,947,744.98	1,998,794.53	2,022,764.41	1,984,308.72	1,972,817.29	4,697,602.07	4,609,845.79	4,506,990.13	4,630,298.19	4,528,925.77	4,434,628.96	4,530,950.86	4,542,245.13
A la Vista	606,336.09	111.51%	543,748.57	567,472.41	535,732.76	545,681.80	547,034.58	1,129,440.34	1,101,834.72	1,025,599.91	1,072,406.36	1,095,855.21	1,034,236.99	1,098,287.50	1,150,084.66
A Plazo	1,367,759.42	165.36%	827,157.85	842,274.28	846,277.90	845,388.13	852,176.34	2,412,426.07	2,358,533.19	2,332,681.31	2,392,275.12	2,262,570.24	2,226,176.26	2,257,705.75	2,194,917.27
De Ahorros	620,404.65	107.55%	576,838.55	589,047.84	640,753.75	593,238.79	573,606.37	1,155,735.66	1,149,477.89	1,148,708.91	1,165,616.71	1,170,500.32	1,174,215.72	1,174,957.61	1,197,243.20
De Bancos	(53,887.00)	(13.96%)	386,057.15	425,157.43	318,573.05	362,534.27	263,416.22	259,768.30	343,725.61	324,827.77	379,553.43	329,981.02	316,256.22	324,000.13	332,170.16
A la Vista	32,227.41	74.17%	43,450.65	53,147.20	48,905.62	53,093.30	76,565.63	47,263.84	65,416.85	62,821.28	90,213.92	63,673.77	67,462.16	70,470.68	75,678.05
A Plazo	(86,114.40)	(25.14%)	342,606.51	372,010.23	269,667.42	309,440.98	186,850.59	212,504.46	278,308.76	262,006.49	289,339.52	266,307.25	248,794.07	253,529.44	256,492.10
Extranjero	2,011,831.27	195.39%	1,029,634.92	952,303.87	1,968,768.90	2,291,666.73	2,332,858.25	2,587,320.62	2,598,682.54	2,737,110.82	2,758,860.14	2,772,235.01	2,692,297.75	2,668,223.50	3,041,466.19
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	2,066,873.89	435.51%	474,591.56	448,638.10	1,647,009.52	1,963,539.23	1,963,043.37	2,042,803.49	2,027,166.71	2,003,011.47	2,015,173.37	2,120,442.61	2,108,660.37	2,206,927.71	2,541,465.45
A la Vista	(16,701.92)	(15.34%)	108,905.57	116,706.83	118,587.27	115,950.32	118,974.32	170,907.50	164,578.55	139,508.06	134,355.29	175,890.80	123,607.85	103,083.60	92,203.65
A Plazo	2,058,835.47	993.48%	207,235.44	173,018.53	1,369,336.98	1,695,647.00	1,694,855.65	1,719,217.34	1,707,316.63	1,706,093.21	1,717,910.61	1,784,284.31	1,804,921.50	1,927,978.96	2,266,070.91
De Ahorros	24,740.33	15.61%	158,450.56	158,912.75	159,085.27	151,941.91	149,213.40	152,678.65	155,271.52	157,410.20	162,907.47	160,267.50	180,131.03	175,865.16	183,190.89
De Bancos	(55,042.62)	(9.92%)	555,043.36	503,665.77	321,759.37	328,127.50	369,814.87	544,517.13	571,515.83	734,099.34	743,686.77	651,792.39	583,637.38	461,295.78	500,000.74
A la Vista	(2,517.93)	(80.63%)	3,122.88	3,032.17	11,415.48	10,476.15	4,110.81	9,892.43	5,801.80	7,361.09	6,263.67	5,442.92	597.83	597.49	604.95
A Plazo	(52,524.69)	(9.52%)	551,920.48	500,633.59	310,343.90	317,651.36	365,704.07	534,624.70	565,714.03	726,738.26	737,423.10	646,349.47	583,039.54	460,698.29	499,395.79
OBLIGACIONES	188,777.56	1,620.89%	11,646.56	522.29	129.84	550.47	155.00	167,697.49	162,275.00	166,331.90	172,593.09	166,071.17	161,653.90	155,011.57	200,424.12
Locales	49,008.87	0.00%	0.00	0.00	0.00	0.00	0.00	57,776.76	54,835.59	54,835.59	54,835.59	51,894.41	51,894.41	51,953.94	49,008.87
Extranjero	139,768.69	1,200.09%	11,646.56	522.29	129.84	550.47	155.00	109,920.72	107,439.41	111,496.31	117,757.50	114,176.75	109,759.49	103,057.64	151,415.25
OTROS PASIVOS	178,639.79	121.32%	147,245.60	260,901.25	244,257.26	227,199.18	176,178.68	267,270.43	277,200.24	294,718.74	270,709.85	330,716.47	315,626.31	341,316.84	325,885.39
Locales	75,836.52	53.45%	141,873.30	255,115.03	237,563.38	205,491.96	144,220.52	225,845.14	229,062.64	238,344.59	201,889.93	254,711.54	228,976.05	244,976.82	217,709.81
Extranjero	102,803.27	1,913.58%	5,372.30	5,786.22	6,693.88	21,707.22	31,958.16	41,425.29	48,137.60	56,374.15	68,819.92	76,004.92	86,650.26	96,340.02	108,175.58
PATRIMONIO	(293,413.19)	(18.03%)	1,627,267.20	1,632,148.67	1,636,763.39	1,638,555.63	1,644,670.18	1,340,705.00	1,441,164.16	1,355,283.32	1,363,342.22	1,315,616.62	1,321,723.77	1,326,751.83	1,333,854.00
Capital	(403,550.40)	(31.38%)	1,286,132.00	1,287,691.77	1,287,691.77	1,287,457.75	1,287,471.44	883,946.71	882,581.61	882,581.61	882,581.61	882,581.61	882,581.61	882,581.61	882,581.61
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	295.69	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138.59	138.59	295.69
Utilidad de Periodos Anteriores	178,527.91	170.83%	104,503.35	306,079.88	306,079.88	305,472.37	305,499.59	353,356.72	350,819.98	350,819.98	348,145.21	285,826.76	285,820.73	282,867.54	283,031.25
Utilidad de Periodo	(83,083.48)	(41.34%)	200,996.25	2,217.97	4,060.73	10,089.37	12,890.73	62,920.79	61,510.51	73,925.70	84,101.95	97,169.83	103,851.12	111,231.01	117,912.77

BALANCE DE SITUACION
HSBC Bank (Panamá), S.A.
DE DICIEMBRE 2008 A DICIEMBRE 2009
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2008	2009											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	14,397.09	2,265.12%	635.60	1,159.06	3,931.02	536.14	3,808.41	5,480.77	11,252.07	12,956.04	13,513.45	15,038.42	14,331.73	14,933.09	15,032.69
Deuda Subordinada	0.00	0.00%	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	135,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00
PASIVO Y PATRIMONIO	4,620,680.58	88.77%	5,205,364.41	5,301,421.48	6,197,287.43	6,510,583.00	6,395,863.61	9,326,131.91	9,488,661.34	9,441,030.68	9,631,124.92	9,499,314.05	9,292,186.91	9,396,387.48	9,826,044.98