

BALANCE DE SITUACION
HSBC Bank (Panamá), S.A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010												
			2009 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(360,490.93)	(19.89%)	1,812,398.04	1,760,355.60	1,624,226.49	1,283,742.57	1,371,954.02	1,484,115.11	1,333,850.52	1,235,475.91	1,141,594.97	1,138,382.42	1,046,296.32	1,097,194.40	1,451,907.11
Depositos Locales en Bancos	105,709.71	138.90%	76,105.53	66,482.98	69,485.52	86,258.80	102,732.27	75,545.44	130,385.10	119,718.57	166,351.38	139,649.57	131,305.29	141,383.41	181,815.24
A la Vista	18,014.71	25.70%	70,105.53	63,482.98	66,485.52	65,958.80	68,332.27	66,545.44	64,785.10	64,358.57	102,351.38	62,449.57	63,805.29	58,583.41	88,120.24
A Plazo	87,695.00	1,461.58%	6,000.00	3,000.00	3,000.00	20,300.00	34,400.00	9,000.00	65,600.00	55,360.00	64,000.00	77,200.00	67,500.00	82,800.00	93,695.00
Depositos Extranjeros en Bancos	(470,594.92)	(28.93%)	1,626,523.08	1,602,153.36	1,453,557.14	1,133,363.67	1,226,443.61	1,363,987.83	1,150,147.42	1,071,248.09	909,371.52	889,640.52	824,433.37	801,700.34	1,155,928.16
A la Vista	3,133.93	42.71%	7,337.83	20,596.98	3,940.47	4,687.10	4,022.95	25,388.62	11,676.69	12,126.30	4,830.79	14,494.07	4,307.87	43,568.44	10,471.77
A Plazo	(473,728.85)	(29.26%)	1,619,185.25	1,581,556.38	1,449,616.67	1,128,676.57	1,222,420.67	1,338,599.22	1,138,470.73	1,059,121.78	904,540.73	875,146.45	820,125.50	758,131.90	1,145,456.40
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	4,394.28	4.00%	109,769.43	91,719.27	101,183.82	64,120.10	42,778.13	44,581.84	53,318.00	44,509.26	65,872.07	109,092.33	90,557.66	154,110.64	114,163.70
CARTERA CREDITICIA	323,332.88	5.44%	5,947,452.69	5,889,848.67	5,868,356.42	5,967,683.32	5,947,241.86	5,844,174.33	5,928,423.40	5,936,542.10	5,994,775.88	6,045,484.65	6,155,650.12	6,388,102.55	6,270,785.56
Locales	61,740.17	1.63%	3,797,510.10	3,776,614.16	3,761,567.51	3,820,625.71	3,816,279.17	3,783,165.13	3,937,703.16	3,892,020.98	3,888,435.29	3,895,338.20	3,919,789.19	3,969,296.66	3,859,250.27
Extranjero	242,810.89	10.93%	2,221,794.03	2,184,385.43	2,175,168.31	2,212,566.78	2,195,889.67	2,124,927.88	2,048,867.15	2,102,044.53	2,162,312.78	2,204,804.39	2,289,327.92	2,472,328.03	2,464,604.92
Menos Provisiones	(18,781.82)	(26.14%)	71,851.44	71,150.92	68,379.39	65,509.17	64,926.99	63,918.68	58,146.91	57,523.41	55,972.20	54,657.94	53,466.99	53,522.14	53,069.63
Locales	(17,984.32)	(25.82%)	69,647.29	69,503.51	66,559.33	63,395.02	63,098.38	62,095.34	56,068.33	54,975.54	53,282.04	52,154.68	52,026.72	51,966.06	51,662.97
Extranjero	(797.50)	(36.18%)	2,204.15	1,647.41	1,820.07	2,114.15	1,828.61	1,823.34	2,078.58	2,547.87	2,690.16	2,503.26	1,440.27	1,556.07	1,406.65
INVERSIONES EN VALORES	451,049.85	35.11%	1,284,789.34	1,299,348.45	1,328,214.33	1,375,107.77	1,384,168.60	1,407,195.93	1,396,462.53	1,391,537.09	1,437,614.86	1,461,467.10	1,494,231.27	1,551,960.71	1,735,839.19
Locales	206,541.26	52.87%	390,641.65	433,352.44	464,448.62	481,112.88	490,629.32	509,615.71	482,798.19	478,304.30	505,569.81	515,028.81	547,853.65	559,705.34	597,182.91
Extranjero	245,242.79	27.40%	895,068.58	866,916.90	864,686.60	894,915.78	894,541.61	899,787.43	915,277.52	914,878.12	933,962.42	948,200.47	948,290.50	994,114.77	1,140,311.37
Menos Provisiones	734.20	79.73%	920.89	920.89	920.89	920.89	1,002.34	2,207.21	1,613.18	1,645.33	1,917.37	1,762.19	1,912.89	1,859.40	1,655.08
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	734.20	79.73%	920.89	920.89	920.89	920.89	1,002.34	2,207.21	1,613.18	1,645.33	1,917.37	1,762.19	1,912.89	1,859.40	1,655.08
OTROS ACTIVOS	81,553.89	10.44%	781,404.91	825,341.43	750,380.03	790,523.39	814,057.73	825,614.84	818,687.71	830,113.31	837,644.03	836,875.31	944,084.77	867,624.87	862,958.80
Locales	61,137.34	9.78%	625,306.94	655,395.06	661,556.13	714,722.57	724,645.56	731,852.95	705,409.20	699,744.63	685,053.52	669,354.86	768,616.47	673,658.46	686,444.29
Extranjero	20,416.54	13.08%	156,097.97	169,946.37	88,823.89	75,800.82	89,412.17	93,761.89	113,278.52	130,368.68	152,590.51	167,520.45	175,468.30	193,966.42	176,514.51
TOTAL DE ACTIVOS	495,445.68	5.04%	9,826,044.98	9,774,894.15	9,571,177.26	9,417,057.05	9,517,422.21	9,561,100.20	9,477,424.16	9,393,668.42	9,411,629.73	9,482,209.48	9,640,262.48	9,904,882.54	10,321,490.67
DEPOSITOS	139,337.36	1.75%	7,965,881.47	7,872,334.24	7,771,609.50	7,625,585.31	7,738,728.99	7,732,544.70	7,619,925.21	7,561,014.66	7,533,924.59	7,584,768.91	7,632,017.76	7,740,816.74	8,105,218.84
Locales	388,262.31	7.88%	4,924,415.28	4,858,877.69	4,803,665.60	4,684,349.09	4,847,540.03	4,882,662.68	4,809,338.88	4,780,444.57	4,790,963.81	4,848,850.69	4,888,959.04	4,956,891.26	5,312,677.59

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			2009 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(50,000.00)	(100.00%)	50,000.00	50,000.00	50,000.39	794.68	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	461,162.00	10.15%	4,542,245.13	4,523,665.30	4,479,981.70	4,421,034.10	4,575,320.40	4,626,368.75	4,572,705.03	4,558,255.21	4,574,929.35	4,606,346.29	4,643,509.51	4,705,299.80	5,003,407.13
A la Vista	189,615.89	16.49%	1,150,084.66	1,140,243.93	1,161,158.55	1,131,608.01	1,201,006.04	1,210,466.28	1,173,507.69	1,156,246.29	1,210,312.81	1,220,690.85	1,268,947.58	1,353,790.34	1,339,700.54
A Plazo	130,396.84	5.94%	2,194,917.27	2,176,244.05	2,115,222.74	2,124,899.58	2,192,882.93	2,237,435.61	2,219,987.39	2,196,278.47	2,161,458.33	2,129,902.92	2,112,402.20	2,068,530.93	2,325,314.11
De Ahorros	141,149.27	11.79%	1,197,243.20	1,207,177.33	1,203,600.41	1,164,526.51	1,181,431.43	1,178,466.85	1,179,209.95	1,205,730.45	1,203,158.21	1,255,752.53	1,262,159.74	1,282,978.53	1,338,392.47
De Bancos	(22,899.69)	(6.89%)	332,170.16	285,212.39	273,683.52	262,520.31	272,219.64	256,293.89	236,633.85	222,189.36	216,034.46	242,504.40	245,449.52	251,591.46	309,270.46
A la Vista	18,314.52	24.20%	75,678.05	64,864.75	77,218.06	81,297.05	84,709.44	84,758.39	87,494.75	74,730.75	72,497.08	86,475.60	86,587.74	85,273.54	93,992.57
A Plazo	(41,214.21)	(16.07%)	256,492.10	220,347.64	196,465.46	181,223.26	187,510.19	171,535.50	149,139.10	147,458.61	143,537.39	156,028.81	158,861.78	166,317.92	215,277.89
Extranjero	(248,924.94)	(8.18%)	3,041,466.19	3,013,456.54	2,967,943.90	2,941,236.22	2,891,188.95	2,849,882.02	2,810,586.34	2,780,570.09	2,742,960.78	2,735,918.21	2,743,058.72	2,783,925.48	2,792,541.25
Oficiales	0.00	0.00%	0.00	0.00	1.20	1.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	(25,092.61)	(0.99%)	2,541,465.45	2,549,207.69	2,526,990.90	2,551,488.63	2,574,522.71	2,571,782.15	2,576,678.92	2,587,375.17	2,576,246.40	2,552,633.26	2,526,607.74	2,512,495.65	2,516,372.84
A la Vista	14,556.64	15.79%	92,203.65	111,110.15	84,474.64	82,353.19	83,572.73	110,711.96	96,632.01	110,158.37	100,549.74	101,963.50	107,881.74	110,661.87	106,760.28
A Plazo	(8,063.29)	(0.36%)	2,266,070.91	2,256,966.98	2,264,417.26	2,294,406.28	2,320,940.75	2,292,655.54	2,304,138.50	2,302,911.08	2,298,391.34	2,268,609.73	2,258,284.61	2,248,834.80	2,258,007.62
De Ahorros	(31,585.95)	(17.24%)	183,190.89	181,130.57	178,098.99	174,729.16	170,009.23	168,414.66	175,908.41	174,305.71	177,305.32	182,060.04	160,441.39	152,998.99	151,604.94
De Bancos	(223,832.33)	(44.77%)	500,000.74	464,248.85	440,951.81	389,746.39	316,666.24	278,099.87	233,907.41	193,194.92	166,714.38	183,284.95	216,450.98	271,429.83	276,168.40
A la Vista	(483.97)	(80.00%)	604.95	609.38	599.52	599.50	606.80	642.96	639.14	303.95	312.36	316.08	318.20	318.57	120.99
A Plazo	(223,348.37)	(44.72%)	499,395.79	463,639.47	440,352.28	389,146.89	316,059.44	277,456.91	233,268.27	192,890.97	166,402.02	182,968.87	216,132.79	271,111.26	276,047.42
OBLIGACIONES	(4,311.80)	(2.15%)	200,424.12	200,425.70	162,059.99	154,152.08	152,409.56	159,494.67	178,181.30	150,854.82	164,591.77	158,083.34	158,982.94	188,104.10	196,112.32
Locales	26,889.23	54.87%	49,008.87	48,953.24	49,048.13	46,012.06	46,107.33	56,127.48	43,158.18	43,070.88	43,070.88	40,405.66	40,227.92	41,189.82	75,898.10
Extranjero	(31,201.03)	(20.61%)	151,415.25	151,472.46	113,011.86	108,140.02	106,302.22	103,367.19	135,023.12	107,783.94	121,520.88	117,677.68	118,755.02	146,914.28	120,214.22
OTROS PASIVOS	52,950.21	16.25%	325,885.39	362,856.39	294,411.93	288,798.36	272,046.66	312,807.58	341,078.38	337,270.19	350,796.18	372,474.57	414,139.97	440,306.91	378,835.60
Locales	(46,712.34)	(21.46%)	217,709.81	241,214.79	252,768.73	259,498.09	225,799.54	250,226.14	257,121.67	175,648.19	179,525.50	189,928.63	193,314.63	200,261.70	170,997.48
Extranjero	99,662.55	92.13%	108,175.58	121,641.60	41,643.20	29,300.28	46,247.12	62,581.44	83,956.71	161,621.99	171,270.68	182,545.94	220,825.33	240,045.22	207,838.13
PATRIMONIO	307,469.90	23.05%	1,333,854.00	1,339,277.82	1,343,095.84	1,348,521.30	1,354,237.00	1,356,253.26	1,338,239.26	1,344,528.76	1,362,317.20	1,366,882.66	1,435,121.82	1,535,654.79	1,641,323.90
Capital	100,000.00	11.33%	882,581.61	882,581.61	882,581.61	882,581.61	882,581.61	882,581.61	882,581.61	882,581.61	882,581.61	882,581.61	882,581.61	882,581.61	982,581.61
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	622.30	210.46%	295.69	320.07	316.92	446.64	447.67	589.60	616.31	685.66	720.28	749.45	581.84	736.62	917.98
Utilidad de Periodos Anteriores	81,938.22	28.95%	283,031.25	398,272.44	398,275.59	395,570.72	395,569.69	392,823.88	371,272.36	370,582.69	368,535.68	368,151.40	368,026.52	365,239.36	364,969.47
Utilidad de Periodo	(28,256.31)	(23.96%)	117,912.77	7,657.33	13,288.16	19,945.98	23,941.63	29,474.15	33,278.83	39,114.46	55,833.52	62,387.00	78,742.03	83,543.58	89,656.46

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Ganancia o Perdida en Valores Disponible para la Venta	3,165.69	21.06%	15,032.69	15,446.37	13,633.57	14,976.36	16,696.41	15,784.02	15,490.16	16,564.34	19,646.10	18,013.20	20,189.82	18,553.63	18,198.38
Deuda Subordinada	150,000.00	428.57%	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	85,000.00	85,000.00	185,000.00
PASIVO Y PATRIMONIO	495,445.68	5.04%	9,826,044.98	9,774,894.15	9,571,177.26	9,417,057.05	9,517,422.21	9,561,100.20	9,477,424.16	9,393,668.42	9,411,629.73	9,482,209.48	9,640,262.48	9,904,882.54	10,321,490.67