

BALANCE DE SITUACION
HSBC Bank (Panamá), S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011		2012									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	49,172.40	3.69%	1,331,916.92	1,207,769.98	1,520,749.44	1,531,013.90	1,331,185.21	1,232,432.49	1,157,862.40	1,330,480.82	1,188,307.76	1,220,350.40	1,293,313.56	1,833,103.08
Depositos Locales en Bancos	17,353.28	9.48%	183,041.58	144,862.03	170,919.79	164,617.94	141,570.72	113,234.97	136,938.53	94,920.71	152,157.36	154,452.34	181,233.33	234,070.76
A la Vista	(30,187.79)	(32.43%)	93,082.65	69,374.31	81,202.83	68,006.62	63,190.72	63,904.97	65,578.53	60,220.71	60,557.36	60,902.34	58,283.33	86,470.76
A Plazo	47,541.07	52.85%	89,958.93	75,487.72	89,716.96	96,611.32	78,380.00	49,330.00	71,360.00	34,700.00	91,600.00	93,550.00	122,950.00	147,600.00
Depositos Extranjeros en Bancos	15,391.75	1.53%	1,005,727.36	932,286.06	1,222,726.05	1,247,403.65	1,065,830.59	1,003,297.32	893,214.67	1,100,014.88	907,960.80	949,682.09	967,259.27	1,431,567.40
A la Vista	78,383.77	950.43%	8,247.22	4,721.44	18,992.87	70,441.71	89,072.92	18,278.52	37,630.44	21,738.88	156,921.49	174,706.71	229,028.14	85,396.78
A Plazo	(62,992.03)	(6.32%)	997,480.13	927,564.62	1,203,733.18	1,176,961.93	976,757.67	985,018.80	855,584.23	1,078,276.01	751,039.31	774,975.37	738,231.14	1,346,170.62
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
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
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
Otros	16,427.38	11.48%	143,147.99	130,621.89	127,103.61	118,992.31	123,783.90	115,900.20	127,709.21	135,545.23	128,189.60	116,215.97	144,820.96	167,464.92
CARTERA CREDITICIA	145,945.23	2.01%	7,268,120.27	7,309,643.44	7,246,234.62	7,195,338.15	7,275,632.66	7,378,040.28	7,460,030.19	7,490,432.34	7,478,113.48	7,483,125.39	7,436,661.72	7,389,726.76
Locales	323,785.32	7.42%	4,364,986.09	4,384,317.80	4,391,394.36	4,385,154.82	4,426,384.52	4,506,609.67	4,583,336.49	4,632,553.29	4,640,274.11	4,696,764.39	4,697,969.72	4,684,030.83
Extranjero	(177,349.34)	(6.00%)	2,955,974.21	2,978,028.82	2,908,080.57	2,862,164.11	2,900,299.64	2,923,061.49	2,928,821.18	2,910,509.59	2,891,375.65	2,840,160.54	2,792,039.42	2,759,572.64
Menos Provisiones	490.75	0.93%	52,840.03	52,703.19	53,240.31	51,980.78	51,051.50	51,630.88	52,127.47	52,630.55	53,536.27	53,799.54	53,347.42	53,876.72
Locales	(1,023.89)	(2.00%)	51,286.95	51,144.09	51,708.70	50,406.79	48,184.78	48,726.28	49,317.50	49,767.94	50,599.14	51,104.68	50,495.88	50,947.04
Extranjero	1,514.64	97.52%	1,553.08	1,559.10	1,531.60	1,573.99	2,866.71	2,904.60	2,809.97	2,862.60	2,937.13	2,694.86	2,851.54	2,929.68
INVERSIONES EN VALORES	(434,313.26)	(24.37%)	1,781,981.02	1,865,781.64	1,833,095.61	1,835,266.86	1,848,736.03	1,807,283.94	1,876,118.80	1,983,825.48	1,934,347.68	1,848,080.84	1,864,617.37	1,761,460.88
Locales	18,768.78	2.61%	718,939.86	730,964.64	733,300.62	727,789.88	738,492.77	751,558.31	739,064.01	743,741.70	690,710.85	695,845.98	701,422.92	730,755.85
Extranjero	(453,736.16)	(42.63%)	1,064,386.62	1,136,175.02	1,101,173.99	1,108,857.39	1,111,616.02	1,057,020.77	1,137,727.05	1,240,743.56	1,244,306.35	1,152,913.95	1,163,877.92	1,031,389.12
Menos Provisiones	(654.12)	(48.62%)	1,345.46	1,358.02	1,379.01	1,380.41	1,372.77	1,295.15	672.25	659.78	669.51	679.08	683.48	684.09
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
Extranjero	(654.12)	(48.62%)	1,345.46	1,358.02	1,379.01	1,380.41	1,372.77	1,295.15	672.25	659.78	669.51	679.08	683.48	684.09
OTROS ACTIVOS	(174,018.15)	(22.35%)	778,480.21	832,996.30	844,599.16	859,011.21	876,504.26	903,705.40	689,427.28	743,538.01	720,827.85	734,363.03	764,125.24	685,619.41
Locales	(96,799.82)	(16.37%)	591,187.54	635,276.92	640,656.16	647,037.95	644,207.54	657,443.93	608,603.90	649,238.88	621,371.53	631,744.63	641,890.16	581,015.12
Extranjero	(77,218.33)	(41.23%)	187,292.67	197,719.38	203,943.00	211,973.26	232,296.72	246,261.47	80,823.37	94,299.13	99,456.32	102,618.40	122,235.08	104,604.30
TOTAL DE ACTIVOS	(413,213.78)	(3.70%)	11,160,498.42	11,216,191.35	11,444,678.83	11,420,630.12	11,332,058.16	11,321,462.10	11,183,438.67	11,548,276.65	11,321,596.77	11,285,919.67	11,358,717.89	11,669,910.13
DEPOSITOS	(168,692.38)	(1.97%)	8,545,930.90	8,549,146.23	8,770,899.24	8,528,446.82	8,482,773.03	8,464,021.12	8,488,523.56	8,564,759.13	8,411,632.88	8,330,081.83	8,440,825.53	8,322,569.66
Locales	354,402.34	6.62%	5,357,511.80	5,518,704.96	5,720,842.40	5,499,366.25	5,604,523.91	5,610,262.16	5,576,601.54	5,704,762.60	5,655,556.47	5,623,150.69	5,696,176.92	5,639,260.12

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

	Diciembre
ACTIVOS LIQUIDOS	1,381,089.32
Depositos Locales en Bancos	200,394.86
A la Vista	62,894.86
A Plazo	137,500.00
Depositos Extranjeros en Bancos	1,021,119.10
A la Vista	86,631.00
A Plazo	934,488.11
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	159,575.36
CARTERA CREDITICIA	7,414,065.49
Locales	4,688,771.41
Extranjero	2,778,624.87
Menos Provisiones	53,330.78
Locales	50,263.07
Extranjero	3,067.72
INVERSIONES EN VALORES	1,347,667.77
Locales	737,708.64
Extranjero	610,650.46
Menos Provisiones	691.34
Locales	0.00
Extranjero	691.34
OTROS ACTIVOS	604,462.06
Locales	494,387.71
Extranjero	110,074.34
TOTAL DE ACTIVOS	10,747,284.64
DEPOSITOS	8,377,238.52
Locales	5,711,914.13

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	VARIACION ABSOLUTA	%	2012											
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	(41.20)	(36.72%)	112.21	151.26	154.16	146.47	166.32	173.40	8.30	79.59	80.53	68.49	75.26	73.41
De Particulares	401,592.27	7.99%	5,027,873.88	5,216,184.72	5,321,403.21	5,231,508.14	5,325,661.42	5,350,596.30	5,266,641.43	5,382,942.23	5,397,214.68	5,380,210.17	5,408,454.83	5,409,686.84
A la Vista	(118,126.58)	(7.73%)	1,528,512.40	1,561,921.58	1,609,780.81	1,513,365.98	1,531,130.69	1,517,500.32	1,460,941.77	1,501,077.62	1,419,220.89	1,405,133.13	1,498,596.84	1,410,561.94
A Plazo	545,902.45	26.69%	2,045,461.55	2,165,934.28	2,216,686.20	2,214,254.53	2,285,658.48	2,319,058.46	2,302,724.43	2,390,523.35	2,516,306.13	2,528,577.61	2,508,568.61	2,567,462.90
De Ahorros	(26,183.60)	(1.80%)	1,453,899.94	1,488,328.86	1,494,936.19	1,503,887.63	1,508,872.24	1,514,037.52	1,502,975.24	1,491,341.25	1,461,687.66	1,446,499.43	1,401,289.39	1,431,662.00
De Bancos	(47,148.73)	(14.31%)	329,525.70	302,368.98	399,285.04	267,711.65	278,696.17	259,492.45	309,951.81	321,740.79	258,261.26	242,872.03	287,646.83	229,499.87
A la Vista	6,584.87	7.15%	92,081.32	79,774.95	99,936.08	85,262.78	90,825.86	78,661.09	72,526.60	97,939.77	100,140.18	81,505.73	81,008.79	81,983.91
A Plazo	(53,733.60)	(22.63%)	237,444.38	222,594.03	299,348.96	182,448.87	187,870.31	180,831.36	237,425.20	223,801.02	158,121.08	161,366.30	206,638.04	147,515.96
Extranjero	(523,094.71)	(16.41%)	3,188,419.10	3,030,441.27	3,050,056.84	3,029,080.56	2,878,249.12	2,853,758.96	2,911,922.02	2,859,996.53	2,756,076.41	2,706,931.14	2,744,648.60	2,683,309.53
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
De Particulares	(8,885.16)	(0.36%)	2,472,010.12	2,421,208.56	2,427,308.43	2,427,261.33	2,364,831.54	2,362,249.47	2,410,994.72	2,427,393.05	2,410,587.56	2,407,784.65	2,409,039.50	2,473,164.15
A la Vista	34,914.36	35.07%	99,549.24	97,088.92	112,650.95	101,822.71	100,164.10	98,192.55	99,735.07	120,877.62	100,068.66	114,175.41	128,172.76	133,276.16
A Plazo	(24,361.32)	(1.09%)	2,239,562.38	2,191,070.27	2,185,583.04	2,194,667.37	2,138,788.72	2,138,827.02	2,181,450.69	2,182,997.29	2,189,457.42	2,175,469.68	2,176,471.38	2,223,926.50
De Ahorros	(19,438.20)	(14.63%)	132,898.49	133,049.37	129,074.44	130,771.25	125,878.71	125,229.90	129,808.96	123,518.14	121,061.47	118,139.56	104,395.37	115,961.50
De Bancos	(514,209.55)	(71.78%)	716,408.98	609,232.70	622,748.41	601,819.23	513,417.59	491,509.50	500,927.30	432,603.48	345,488.86	299,146.49	335,609.10	210,145.38
A la Vista	392.52	3.48%	11,284.80	18,808.41	17,435.62	67,485.12	55,934.36	45,657.91	53,321.51	29,136.25	19,391.23	9,958.58	4,139.67	3,342.49
A Plazo	(514,602.07)	(72.98%)	705,124.18	590,424.30	605,312.78	534,334.11	457,483.23	445,851.58	447,605.79	403,467.23	326,097.62	289,187.90	331,469.43	206,802.90
OBLIGACIONES	367,482.02	69.67%	527,479.75	517,547.20	563,492.37	768,283.90	685,010.72	681,818.65	655,919.93	873,570.56	855,709.11	883,291.81	775,437.79	807,632.42
Locales	(12,219.50)	(28.94%)	42,219.50	30,000.00	70,000.00	30,000.00	30,000.00	32,384.76	4,914.52	0.00	0.00	0.00	0.00	30,000.00
Extranjero	379,701.52	78.25%	485,260.25	487,547.20	493,492.37	738,283.90	655,010.72	649,433.89	651,005.41	873,570.56	855,709.11	883,291.81	775,437.79	777,632.42
OTROS PASIVOS	18,276.34	3.51%	520,368.06	577,261.93	536,363.20	556,777.33	590,612.31	598,450.44	452,211.10	514,466.71	454,587.34	467,811.23	527,030.50	917,581.36
Locales	108,734.68	35.00%	310,630.89	409,277.44	361,881.98	378,744.81	388,155.20	366,952.63	399,082.85	444,839.43	374,465.66	382,742.78	420,543.56	808,719.64
Extranjero	(90,458.34)	(43.13%)	209,737.18	167,984.49	174,481.22	178,032.52	202,457.12	231,497.81	53,128.25	69,627.28	80,121.68	85,068.45	106,486.95	108,861.72
PATRIMONIO	(630,279.76)	(40.23%)	1,566,719.71	1,572,236.00	1,573,924.01	1,567,122.07	1,573,662.10	1,577,171.90	1,586,784.08	1,595,480.25	1,599,667.44	1,604,734.81	1,615,424.08	1,622,126.69
Capital	(206,737.95)	(21.04%)	982,581.61	982,581.61	982,581.61	982,581.61	982,581.61	982,581.61	982,581.61	982,581.61	982,581.61	982,581.61	982,581.61	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
Otras Reservas	(8,943.17)	(430.82%)	2,075.86	(8,426.00)	(7,318.67)	(6,141.38)	(6,891.58)	(6,835.99)	(7,144.36)	(7,808.79)	(7,833.15)	(8,151.52)	(7,580.16)	(7,413.84)
Utilidad de Periodos Anteriores	(443,246.82)	(93.94%)	471,839.95	544,869.03	542,266.05	523,885.48	523,941.25	521,369.35	520,999.16	520,821.73	518,007.28	517,735.86	517,597.98	515,359.98
Utilidad de Periodo	19,743.84	27.01%	73,096.64	6,477.77	11,542.38	21,341.69	27,889.68	36,071.42	44,861.47	53,365.16	59,154.45	65,070.99	76,986.65	86,723.03

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(En Miles de Balboas)

	Diciembre
Oficiales	71.01
De Particulares	5,429,466.15
A la Vista	1,410,385.81
A Plazo	2,591,364.00
De Ahorros	1,427,716.34
De Bancos	282,376.97
A la Vista	98,666.19
A Plazo	183,710.78
Extranjero	2,665,324.39
Oficiales	0.00
De Particulares	2,463,124.95
A la Vista	134,463.60
A Plazo	2,215,201.07
De Ahorros	113,460.29
De Bancos	202,199.43
A la Vista	11,677.32
A Plazo	190,522.11
OBLIGACIONES	894,961.77
Locales	30,000.00
Extranjero	864,961.77
OTROS PASIVOS	538,644.40
Locales	419,365.56
Extranjero	119,278.84
PATRIMONIO	936,439.95
Capital	775,843.65
Reservas de Capital	0.00
Otras Reservas	(6,867.32)
Utilidad de Periodos Anteriores	28,593.13
Utilidad de Periodo	92,840.48

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Ganancia o Perdida en Valores Disponible para la Venta	8,904.34	418.90%	2,125.66	11,733.60	9,852.64	10,454.67	11,141.13	8,985.52	10,486.20	11,520.54	12,757.26	12,497.86	10,838.01	9,875.91
Deuda Subordinada	0.00	0.00%	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	35,000.00	35,000.00	35,000.00
PASIVO Y PATRIMONIO	(413,213.78)	(3.70%)	11,160,498.42	11,216,191.35	11,444,678.83	11,420,630.12	11,332,058.16	11,321,462.10	11,183,438.67	11,548,276.65	11,321,596.77	11,285,919.67	11,358,717.89	11,669,910.13



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	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	11,030.00
Deuda Subordinada	35,000.00
PASIVO Y PATRIMONIO	10,747,284.64