



HSBC Bank (Panama), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	213,149,007.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127,200,761.37	116,623,749.48	166,768,036.44	189,312,522.77	213,149,007.03
Depositos Locales en Bancos	23,998,280.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,391,363.40	30,530,296.98	30,615,217.92	29,221,791.41	23,998,280.50
A la Vista	16,498,280.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,363.40	31,296.98	15,915,217.92	16,021,791.41	16,498,280.50
A Plazo	7,500,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,334,000.00	30,499,000.00	14,700,000.00	13,200,000.00	7,500,000.00
Depositos Extranjeros en Bancos	140,840,692.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66,243,543.65	57,490,750.41	103,998,310.05	101,808,241.09	140,840,692.66
A la Vista	25,093,169.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,203,088.77	10,740,399.38	22,211,251.16	24,519,814.06	25,093,169.67
A Plazo	115,747,522.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,040,454.88	46,750,351.03	81,787,058.89	77,288,427.03	115,747,522.99
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	48,310,033.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33,565,854.32	28,602,702.09	32,154,508.47	58,282,490.27	48,310,033.87
CARTERA CREDITICIA	753,031,127.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	748,346,882.25	772,419,930.77	815,148,172.77	876,913,759.28	753,031,127.50
Locales	765,057,983.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	760,013,568.56	784,967,030.35	828,733,078.25	890,513,584.66	765,057,983.12
Extranjero	1,493,029.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	457,722.85	596,445.18	454,281.08	627,234.86	1,493,029.00
Menos Provisiones	13,519,884.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,124,409.16	13,143,544.76	14,039,186.56	14,227,060.24	13,519,884.62
Locales	13,519,884.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,124,409.16	13,143,544.76	14,039,186.56	14,227,060.24	13,519,884.62
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
INVERSIONES EN VALORES	151,405,417.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96,693,357.95	137,116,987.68	134,386,739.14	159,984,053.45	151,405,417.52
Locales	149,138,890.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96,693,357.95	134,773,031.22	132,069,203.27	157,692,664.33	149,138,890.38
Extranjero	2,266,527.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,343,956.46	2,317,535.87	2,291,389.12	2,266,527.14
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 ACTIVOS	99,644,755.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88,935,099.63	88,057,886.57	86,826,649.39	95,332,401.77	99,644,755.29
Locales	99,510,904.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88,869,056.01	87,935,781.79	86,691,885.07	95,203,450.06	99,510,904.54
Extranjero	133,850.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66,043.62	122,104.78	134,764.32	128,951.71	133,850.75
TOTAL DE ACTIVOS	1,217,230,307.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,061,176,101.20	1,114,218,554.50	1,203,129,597.74	1,321,542,737.27	1,217,230,307.34
DEPOSITOS	1,019,940,022.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	901,307,852.88	905,270,024.64	999,278,690.18	1,108,629,024.82	1,019,940,022.80
Locales	936,844,998.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	837,747,413.72	840,486,907.64	902,886,837.46	968,594,402.24	936,844,998.83
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	775,416,307.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	722,472,789.84	716,946,904.90	733,273,899.91	765,816,817.87	775,416,307.80
A la Vista	179,196,104.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	160,107,967.57	152,122,638.51	150,701,620.31	166,422,516.35	179,196,104.71
A Plazo	291,053,123.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	235,084,746.47	253,525,306.17	279,933,011.22	310,372,983.15	291,053,123.52
De Ahorros	305,167,079.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	327,280,075.80	311,298,960.22	302,639,268.38	289,021,318.37	305,167,079.57
De Bancos	161,428,691.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115,274,623.88	123,540,002.74	169,612,937.55	202,777,584.37	161,428,691.03
A la Vista	30,785,615.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,444,740.74	14,378,973.44	10,822,479.18	19,552,088.06	30,785,615.26
A Plazo	130,643,075.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99,829,883.14	109,161,029.30	158,790,458.37	183,225,496.31	130,643,075.77
Extranjero	83,095,023.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63,560,439.16	64,783,117.00	96,391,852.72	140,034,622.58	83,095,023.97
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	64,472,593.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,161,476.70	62,320,709.80	60,561,562.58	59,281,114.23	64,472,593.50



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	12,896,686.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,656,015.35	11,530,867.98	12,977,502.36	11,437,111.00	12,896,686.77
A Plazo	35,400,814.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,378,204.51	34,351,129.83	31,059,523.10	31,639,154.61	35,400,814.96
De Ahorro	16,175,091.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,127,256.84	16,438,711.99	16,524,537.12	16,204,848.62	16,175,091.77
De Bancos	18,622,430.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,398,962.46	2,462,407.20	35,830,290.14	80,753,508.35	18,622,430.47
A la Vista	3,607,730.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,398,962.46	2,462,407.20	2,730,290.14	3,004,508.35	3,607,730.47
A Plazo	15,014,700.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,000,000.00	0.00	33,100,000.00	77,749,000.00	15,014,700.00
OBLIGACIONES	1,034,184.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	597,374.96	999,639.65	1,000,158.83	1,007,686.34	1,034,184.29
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	1,034,184.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	597,374.96	999,639.65	1,000,158.83	1,007,686.34	1,034,184.29
OTROS PASIVOS	39,800,559.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33,016,741.94	45,689,376.51	39,200,840.59	46,920,652.49	39,800,559.52
Locales	39,701,231.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,979,130.26	45,647,182.62	39,149,584.84	46,828,104.91	39,701,231.23
Extranjero	99,328.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,611.68	42,193.89	51,255.75	92,547.58	99,328.29
PATRIMONIO	156,455,540.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126,254,131.42	162,259,513.70	163,649,908.14	164,985,373.62	156,455,540.73
Capital	113,333,330.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124,333,330.83	124,333,330.83	124,333,330.83	124,333,330.83	113,333,330.83
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	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
Utilidad de Periodos Anteriores	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
Utilidad de Periodo	6,728,008.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,397,954.31	2,634,711.83	3,898,286.19	5,311,170.58	6,728,008.31
Ganancia o Perdida en Valores Disponible para la Venta	1,394,201.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	522,846.28	291,471.04	418,291.12	340,872.21	1,394,201.59
Deuda Subordinada	35,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,000,000.00	35,000,000.00	35,000,000.00	35,000,000.00
PASIVO Y PATRIMONIO	1,217,230,307.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,061,176,101.20	1,114,218,554.50	1,203,129,597.74	1,321,542,737.27	1,217,230,307.34