



HSBC Bank (Panamá), S.A. ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	2,387,405.94	2,536,692.55	2,701,613.58	3,713,271.33	4,098,342.99	4,216,695.91	4,432,857.84	4,892,043.18	5,209,140.66	
Activos Líquidos	807,759.11	772,722.01	884,787.02	551,538.88	788,001.23	765,690.28	681,249.35	1,043,813.10	1,407,592.98	
Total de Préstamos	1,170,489.12	1,169,156.03	1,199,348.74	1,355,341.77	1,408,811.00	1,450,361.77	1,590,319.43	1,798,424.25	1,822,363.45	
Locales	1,164,240.05	1,162,129.59	1,191,957.54	1,246,722.62	1,294,933.45	1,342,374.34	1,473,954.98	1,635,752.60	1,601,964.39	
Extranjeros	6,249.06	7,026.44	7,391.21	108,619.15	113,877.55	107,987.43	116,364.44	162,671.65	220,399.05	
Total de Inversiones	117,406.24	303,886.34	325,378.57	1,396,974.40	1,417,318.64	1,470,481.36	1,528,789.41	1,586,666.16	1,589,603.39	
Total de Depósitos	1,976,269.92	1,969,693.45	2,116,265.74	2,163,384.07	2,507,070.36	2,549,062.17	2,717,982.79	3,141,749.58	3,405,386.29	
Locales	1,571,719.55	1,723,705.17	1,737,208.58	1,777,542.90	1,784,202.83	2,063,487.48	2,103,688.15	2,164,602.63	2,375,751.37	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,000.00	55,768.00	
Depósitos de Particulares	1,310,621.34	1,509,303.83	1,553,301.49	1,542,919.56	1,486,334.31	1,757,937.10	1,871,595.49	1,851,239.12	1,937,332.90	
Depósitos de Bancos	261,098.21	214,401.34	183,907.09	234,623.34	297,868.52	305,550.38	232,092.66	288,363.50	382,650.47	
Extranjeros	404,550.37	245,988.28	379,057.16	385,841.17	722,867.53	485,574.69	614,294.63	977,146.96	1,029,634.92	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	135,174.80	144,390.75	181,000.16	207,719.33	487,004.05	328,468.31	378,679.89	456,440.40	474,591.56	
Depósitos de Bancos	269,375.57	101,597.53	198,057.00	178,121.84	235,863.48	157,106.38	235,614.75	520,706.56	555,043.36	
Patrimonio Total	319,259.26	483,298.15	495,031.96	1,397,201.31	1,432,347.73	1,477,762.04	1,538,009.91	1,578,688.56	1,624,653.87	
PROMEDIO (12 MESES)										
Total de Activos	2,039,534.59	2,165,119.78	2,205,820.81	2,813,406.17	3,242,874.46	3,376,694.23	3,567,235.71	4,302,657.25	4,653,741.82	
Activos Generadores de Ingresos	1,231,248.47	1,349,635.95	1,386,447.02	2,035,139.45	2,057,012.50	2,196,942.75	2,321,918.08	3,068,703.29	3,119,048.24	
Total de Prestamos	1,115,158.87	1,127,692.15	1,166,425.16	1,271,188.10	1,289,650.06	1,309,758.90	1,394,834.09	1,576,883.01	1,615,587.22	
Total de Inversiones	116,089.60	221,943.81	220,021.86	763,951.35	767,362.44	887,183.85	927,083.99	1,491,820.28	1,503,461.02	
Patrimonio Total	247,180.38	331,904.69	334,554.18	789,594.96	875,803.49	980,530.09	1,016,520.94	1,487,944.93	1,528,500.80	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	113,648.68	34,988.33	66,594.05	100,988.05	137,027.41	34,551.54	66,018.75	100,338.44	134,876.76	
Egreso de Operaciones	62,249.60	19,085.13	38,323.81	66,913.44	90,249.05	20,901.74	38,770.85	56,502.78	75,007.46	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	51,399.08	15,903.20	28,270.24	34,074.61	46,778.36	13,649.79	27,247.90	43,835.66	59,869.29
Otros Ingresos	33,087.93	9,279.33	25,262.00	76,620.74	124,447.67	57,308.17	130,530.13	190,089.52	239,536.15
Ingreso de Operaciones	84,487.02	25,182.54	53,532.24	110,695.35	171,226.04	70,957.97	157,778.03	233,925.18	299,405.45
Egresos Generales	52,292.61	15,730.39	31,260.01	51,149.32	80,534.00	23,275.10	47,540.44	73,505.61	88,052.04
Utilidad Antes de Provisiones	32,194.41	9,452.15	22,272.23	59,546.03	90,692.04	47,682.87	110,237.59	160,419.57	211,353.41
Utilidad del Periodo	28,555.80	9,320.93	21,337.01	57,880.65	87,734.73	44,938.98	106,261.09	149,113.20	197,418.79
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	12,917.28	13,098.81	10,953.84	9,694.87	10,473.03	11,993.79	13,831.53	14,518.95	38,463.88
Total Provisiones Para Préstamos	14,954.66	15,179.71	13,949.97	13,119.42	13,420.93	14,873.29	13,156.93	18,881.60	19,581.75
Préstamos Vencidos / Préstamos Totales (%)	1.10	1.12	0.91	0.72	0.74	0.83	0.87	0.81	2.11
Provisiones / Préstamos Vencidos (%)	115.77	115.89	127.35	135.32	128.15	124.01	95.12	130.05	50.91
Provisiones Para Préstamos / Préstamos Totales (%)	1.28	1.30	1.16	0.97	0.95	1.03	0.83	1.05	1.07
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	13.37	19.05	18.32	37.63	34.95	35.05	34.70	32.27	31.19
Patrimonio / Activos Generadores de Ing. (%)	24.79	32.81	32.47	50.76	50.68	50.59	49.31	46.64	47.62
Patrimonio / Préstamos Totales (%)	27.28	41.34	41.28	103.09	101.67	101.89	96.71	87.78	89.15
Indice de Adecuacion de Capital	20.90	20.60	29.04	9.91	11.34	10.48	10.71	10.47	10.10
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	40.87	39.23	41.81	25.49	31.43	30.04	25.06	33.22	41.33
Activos Líquidos / Activos Totales (%)	33.83	30.46	32.75	14.85	19.23	18.16	15.37	21.34	27.02
Activos Líquidos + Inversiones / Depósitos Totales (%)	46.81	54.66	57.18	90.07	87.96	87.73	81.31	83.73	88.01
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.32	2.76	3.08	3.79	4.27	8.18	9.15	6.48	6.33
Utilidad Neta / Total de Activos (Promedio) (%)	1.40	1.72	1.93	2.74	2.71	5.32	5.96	4.62	4.24
Utilidad Neta / Patrimonio Total (Promedio) (%)	11.55	11.23	12.76	9.77	10.02	18.33	20.91	13.36	12.92
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.23	10.37	9.61	6.62	6.66	6.29	5.69	4.36	4.32
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.06	5.66	5.53	4.38	4.39	3.81	3.34	2.46	2.40
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.17	4.71	4.08	2.23	2.27	2.49	2.35	1.90	1.92



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Egresos Generales / Ingresos de Operaciones (%)	61.89	62.47	58.39	46.21	47.03	32.80	30.13	31.42	29.41
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.69	2.75	3.64	5.02	6.05	10.43	11.24	8.26	7.68
PRODUCTIVIDAD									
Número de Empleados	741.00	723.00	726.00	779.00	848.00	939.00	1,006.00	1,108.00	1,063.00
Número de Sucursales	17.00	18.00	18.00	19.00	19.00	19.00	19.00	20.00	20.00
Préstamos / Empleados	1,579.61	1,617.09	1,652.00	1,739.85	1,661.33	1,544.58	1,580.83	1,623.13	1,714.36
Depósitos Totales / Empleados	2,667.03	2,724.33	2,914.97	2,777.13	2,956.45	2,714.66	2,701.77	2,835.51	3,203.56
Utilidad Neta / Empleados	38.54	12.89	29.39	74.30	103.46	47.86	105.63	134.58	185.72
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	41.13	41.43	57.99	94.05	71.67	66.23	64.08	31.74	27.10
Préstamos (%)	10.44	7.63	5.81	14.18	20.36	24.05	32.60	32.69	29.35
Locales (%)	12.66	7.69	5.80	5.63	11.23	15.51	23.66	31.20	23.71
Extranjeros (%)	-76.33	-0.46	7.69	1,498.11	1,722.31	1,436.87	1,474.36	49.76	93.54
Depósitos (%)	35.42	27.31	44.61	29.96	26.86	29.41	28.43	45.22	35.83
Locales (%)	22.33	37.67	32.14	30.04	13.52	19.71	21.10	21.77	33.15
Extranjeros (%)	131.76	-16.64	154.76	29.60	78.68	97.40	62.06	153.25	42.44
Patrimonio (%)	82.33	167.74	184.38	667.74	348.65	205.77	210.69	12.99	13.43
Utilidad Neta (%)	41.99	117.38	118.97	260.31	207.24	382.13	398.01	157.62	125.02
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	1,110,875.55	1,104,181.23	1,129,396.34	1,283,607.24	1,308,421.81	1,348,438.28	1,505,879.56	1,746,585.42	1,706,174.99
Mencion Especial	46,249.51	48,556.98	50,645.69	58,184.72	87,062.25	89,210.90	70,616.02	43,363.28	98,009.29
Subnormal	14,909.66	14,829.49	19,199.25	14,417.30	14,261.25	13,613.21	14,543.23	14,892.73	23,502.68
Dudoso	13,247.36	15,997.30	10,869.17	10,355.48	12,326.27	13,699.03	12,326.16	12,429.57	13,972.24
Irrecuperable	161.69	770.73	3,188.28	1,896.46	160.34	273.63	111.38	34.86	286.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	7.49	7.58	7.45	7.36	7.22	6.12	5.46	5.44	2.31
Resto del País	7.50	7.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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Al por Menor	8.41	8.50	8.46	8.46	8.61	8.50	8.06	7.58	5.55
Consumo									
Vivienda Hipotecaria	6.92	6.92	6.92	6.88	6.86	6.85	6.78	5.38	6.33
Prestamo Personal Auto	9.62	9.45	9.26	9.11	9.11	9.10	9.07	9.06	7.92
Prestamo Personal	13.40	13.33	13.12	13.04	13.57	13.57	13.54	13.41	10.42
Tarjeta de Crédito	16.23	16.13	15.80	15.69	17.21	17.30	17.25	17.18	16.31
TASA DE INTERES PASIVA									
Persona Natural	4.41	4.48	4.50	4.50	4.49	4.34	3.63	0.00	2.84
Persona Juridica	4.36	4.40	4.45	4.48	4.40	3.98	3.37	0.00	2.52