

**ADECUACION DE CAPITAL**  
**HSBC Bank (Panamá), S.A.**  
**DICIEMBRE 2009**  
**(En Millones de Balboas)**

	2007		2008								2009							
	TRIMESTRE IV		TRIMESTRE I		TRIMESTRE II		TRIMESTRE III		TRIMESTRE IV		TRIMESTRE I		TRIMESTRE II		TRIMESTRE III		TRIMESTRE IV	
	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND
CATEGORIA 1	1,265.67	0.00	1,280.97	0.00	1,187.88	0.00	1,356.44	0.00	1,241.50	0.00	2,751.39	0.00	3,051.73	0.00	2,896.52	0.00	3,229.68	0.00
CATEGORIA 2	29.94	2.99	13.34	1.33	13.22	1.32	0.17	0.02	13.87	1.39	13.49	1.35	13.58	1.36	97.14	13.08	81.80	11.01
CATEGORIA 3	1,137.41	227.48	1,254.89	250.98	1,019.74	203.95	934.71	186.94	1,214.51	242.90	1,302.74	260.55	1,256.12	251.22	1,427.64	285.53	1,673.01	334.60
CATEGORIA 4	3,175.29	1,587.65	3,156.05	1,578.02	3,605.39	1,802.70	3,417.38	1,708.69	3,528.54	1,764.27	3,436.08	1,718.04	3,108.14	1,554.07	3,680.93	1,840.46	3,139.83	1,569.92
CATEGORIA 5	7,354.24	7,354.24	7,532.81	7,532.81	7,459.21	7,459.21	7,579.48	7,579.48	7,524.16	7,524.16	6,983.25	6,983.25	7,204.48	7,204.48	6,116.76	6,116.76	5,791.73	5,791.73
CATEGORIA 6	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	745.88	932.35	717.41	896.76
CATEGORIA 7	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	125.84	188.76	108.86	163.28
INSTRUMENTOS DERIVADOS	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	0.00	0.00	0.00
TOTAL DE ACTIVOS	12,962.55	9,172.36	13,238.06	9,363.15	13,285.45	9,467.18	13,288.18	9,475.13	13,522.58	9,532.72	14,486.94	8,963.18	14,634.05	9,011.13	14,218.99	8,255.83	13,916.05	7,707.26
MENOS PROVISIONES PARA	314.48	0.00	325.39	0.00	328.22	0.00	253.82	0.00	221.11	0.00	232.36	0.00	224.79	0.00	222.18	0.00	218.95	0.00
ACTIVOS DE RIESGO	12,648.08	8,857.89	12,912.67	9,037.76	12,957.22	9,138.95	13,034.36	9,221.31	13,301.47	9,311.61	14,254.58	8,730.82	14,409.26	8,786.34	14,868.53	9,154.75	14,523.36	8,548.35
FONDOS DE CAPITAL	1,006.00	0.00	947.31	0.00	978.72	0.00	965.79	0.00	979.98	0.00	997.76	0.00	1,027.85	0.00	1,010.18	0.00	1,007.90	0.00
RELACION DE PONDERACION	0.00	11.36	0.00	10.48	0.00	10.71	0.00	10.47	0.00	10.52	0.00	11.43	0.00	11.70	0.00	11.03	0.00	11.79