



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

(En Miles de Balboas)

Cuadro No. 18

	2007			2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4		
BALANCE DE SITUACION											
Total de Activos	4,098,342.99	4,216,695.91	4,432,857.84	4,892,043.18	5,205,364.41	6,507,120.78	9,492,763.41	9,509,196.00	9,842,515.33		
Activos Líquidos	788,001.23	765,690.28	681,249.35	1,043,813.10	1,365,222.34	1,212,635.00	1,508,540.81	1,655,201.36	1,812,398.04		
Total de Préstamos	1,408,811.00	1,450,361.77	1,590,319.43	1,798,424.25	1,822,363.45	3,262,996.51	5,907,351.41	5,749,181.85	5,947,452.69		
Locales	1,294,933.45	1,342,374.34	1,473,954.98	1,635,752.60	1,601,964.39	1,628,517.47	4,118,630.78	3,939,033.46	3,727,862.82		
Extranjeros	113,877.55	107,987.43	116,364.44	162,671.65	220,399.05	1,634,479.04	1,788,720.64	1,810,148.39	2,219,589.87		
Total de Inversiones	1,417,318.64	1,470,481.36	1,528,789.41	1,586,666.16	1,639,584.88	1,583,583.11	1,348,866.92	1,303,891.24	1,282,142.15		
Total de Depósitos	2,507,070.36	2,549,062.17	2,717,982.79	3,141,749.58	3,419,205.06	4,644,277.73	7,608,021.94	7,686,909.80	7,965,881.47		
Locales	1,784,202.83	2,063,487.48	2,103,688.15	2,164,602.63	2,389,570.13	2,352,610.99	5,009,339.40	4,914,674.79	4,924,415.28		
Depósitos de Oficiales	0.00	0.00	0.00	25,000.00	55,768.00	5,768.00	55,768.00	55,768.00	50,000.00		
Depósitos de Particulares	1,486,334.31	1,757,937.10	1,871,595.49	1,851,239.12	1,947,744.98	1,984,308.72	4,609,845.79	4,528,925.77	4,542,245.13		
Depósitos de Bancos	297,868.52	305,550.38	232,092.66	288,363.50	386,057.15	362,534.27	343,725.61	329,981.02	332,170.16		
Extranjeros	722,867.53	485,574.69	614,294.63	977,146.96	1,029,634.92	2,291,666.73	2,598,682.54	2,772,235.01	3,041,466.19		
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Depósitos de Particulares	487,004.05	328,468.31	378,679.89	456,440.40	474,591.56	1,963,539.23	2,027,166.71	2,120,442.61	2,541,465.45		
Depósitos de Bancos	235,863.48	157,106.38	235,614.75	520,706.56	555,043.36	328,127.50	571,515.83	651,792.39	500,000.74		
Patrimonio Total	1,432,347.73	1,477,762.04	1,538,009.91	1,578,688.56	1,627,267.20	1,635,093.41	1,445,266.22	1,325,498.57	1,330,128.58		
PROMEDIO (12 MESES)											
Total de Activos	3,242,874.46	3,376,694.23	3,567,235.71	4,302,657.25	4,651,853.70	5,361,908.35	6,962,810.62	7,200,619.59	7,523,939.87		
Activos Generadores de Ingresos	2,057,012.50	2,196,942.75	2,321,918.08	3,068,703.29	3,144,038.98	3,883,711.38	5,187,663.59	5,219,081.75	5,345,771.58		
Total de Prestamos	1,289,650.06	1,309,758.90	1,394,834.09	1,576,883.01	1,615,587.22	2,356,679.14	3,748,835.42	3,773,803.05	3,884,908.07		
Total de Inversiones	767,362.44	887,183.85	927,083.99	1,491,820.28	1,528,451.76	1,527,032.24	1,438,828.16	1,445,278.70	1,460,863.51		
Patrimonio Total	875,803.49	980,530.09	1,016,520.94	1,487,944.93	1,529,807.46	1,556,427.72	1,491,638.07	1,452,093.56	1,478,697.89		
ESTADO DE GANANCIAS Y PERDIDAS											
Ingreso por Intereses	137,027.41	34,551.54	66,018.75	100,338.44	134,876.76	39,240.19	128,047.22	242,186.80	351,691.69		
Egreso de Operaciones	90,249.05	20,901.74	38,770.85	56,502.78	75,007.46	24,372.63	83,218.69	152,893.71	223,686.31		



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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	46,778.36	13,649.79	27,247.90	43,835.66	59,869.29	14,867.56	44,828.53	89,293.09	128,005.38
Otros Ingresos	124,447.67	57,308.17	130,530.13	190,089.52	239,558.87	16,996.59	95,043.87	138,681.08	163,316.50
Ingreso de Operaciones	171,226.04	70,957.97	157,778.03	233,925.18	299,428.17	31,864.15	139,872.41	227,974.17	291,321.87
Egresos Generales	80,534.00	23,275.10	47,540.44	73,505.61	84,497.30	23,584.05	67,340.24	106,222.73	154,306.52
Utilidad Antes de Provisiones	90,692.04	47,682.87	110,237.59	160,419.57	214,930.86	8,280.10	72,532.17	121,751.44	137,015.35
Utilidad del Periodo	87,734.73	44,938.98	106,261.09	149,113.20	200,996.25	6,627.15	73,382.25	114,821.46	122,497.25
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	10,473.03	11,993.79	13,831.53	14,518.95	38,463.88	36,147.31	137,560.46	171,284.29	139,281.32
Total Provisiones Para Préstamos	13,420.93	14,873.29	13,156.93	18,881.60	19,581.75	19,589.22	77,340.60	76,952.95	71,851.44
Préstamos Vencidos / Préstamos Totales (%)	0.74	0.83	0.87	0.81	2.11	1.11	2.33	2.98	2.34
Provisiones / Préstamos Vencidos (%)	128.15	124.01	95.12	130.05	50.91	54.19	56.22	44.93	51.59
Provisiones para Préstamos / Préstamos Totales (%)	0.95	1.03	0.83	1.05	1.07	0.60	1.31	1.34	1.21
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	34.95	35.05	34.70	32.27	31.26	25.13	15.22	13.94	13.51
Patrimonio / Activos Generadores de Ing. (%)	50.68	50.59	49.31	46.64	47.00	33.74	19.92	18.79	18.40
Patrimonio / Préstamos Totales (%)	101.67	101.89	96.71	87.78	89.29	50.11	24.47	23.06	22.36
Indice de Adecuacion de Capital	11.34	10.48	10.71	10.47	0.00	11.43	11.70	11.03	11.79
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	31.43	30.04	25.06	33.22	39.93	26.11	19.83	21.53	22.75
Activos Líquidos / Activos Totales (%)	19.23	18.16	15.37	21.34	26.23	18.64	15.89	17.41	18.41
Activos Líquidos + Inversiones / Depósitos Totales (%)	87.96	87.73	81.31	83.73	87.88	60.21	37.56	38.50	38.85
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	4.27	8.18	9.15	6.48	6.39	0.68	2.83	2.93	2.29
Utilidad Neta / Total de Activos (Promedio) (%)	2.71	5.32	5.96	4.62	4.32	0.49	2.11	2.13	1.63
Utilidad Neta / Patrimonio Total (Promedio) (%)	10.02	18.33	20.91	13.36	13.14	1.70	9.84	10.54	8.28
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.66	6.29	5.69	4.36	4.29	4.04	4.94	6.19	6.58
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.39	3.81	3.34	2.46	2.39	2.51	3.21	3.91	4.18



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.27	2.49	2.35	1.90	1.90	1.53	1.73	2.28	2.39
Egresos Generales / Ingresos de Operaciones (%)	47.03	32.80	30.13	31.42	28.22	74.01	48.14	46.59	52.97
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	6.05	10.43	11.24	8.26	7.62	1.75	3.66	3.54	3.06
PRODUCTIVIDAD									
Número de Empleados	848.00	939.00	1,006.00	1,108.00	1,063.00	1,014.00	2,261.00	2,205.00	2,197.00
Número de Sucursales	19.00	19.00	19.00	20.00	20.00	0.00	58.00	0.00	0.00
Préstamos / Empleados	1,661.33	1,544.58	1,580.83	1,623.13	1,714.36	3,217.95	2,612.72	2,607.34	2,707.08
Depósitos Totales / Empleados	2,956.45	2,714.66	2,701.77	2,835.51	3,216.56	4,580.16	3,364.89	3,486.13	3,625.80
Utilidad Neta / Empleados	103.46	47.86	105.63	134.58	189.08	6.54	32.46	52.07	55.76
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	71.67	66.23	64.08	31.74	27.01	54.32	114.15	94.38	89.08
Préstamos (%)	20.36	24.05	32.60	32.69	29.35	124.98	271.46	219.68	226.36
Locales (%)	11.23	15.51	23.66	31.20	23.71	21.32	179.43	140.81	132.71
Extranjeros (%)	1,722.31	1,436.87	1,474.36	49.76	93.54	1,413.58	1,437.17	1,012.76	907.08
Depósitos (%)	26.86	29.41	28.43	45.22	36.38	82.20	179.91	144.67	132.97
Locales (%)	13.52	19.71	21.10	21.77	33.93	14.01	138.12	127.05	106.08
Extranjeros (%)	78.68	97.40	62.06	153.25	42.44	371.95	323.04	183.71	195.39
Patrimonio (%)	348.65	205.77	210.69	12.99	13.61	10.65	-6.03	-16.04	-18.26
Utilidad Neta (%)	207.24	382.13	398.01	157.62	129.10	-85.25	-30.94	-23.00	-39.05
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	1,308,421.81	1,348,438.28	1,505,879.56	1,746,585.42	1,706,174.99	3,166,008.28	5,658,866.97	5,488,603.76	5,573,871.26
Mencion Especial	87,062.25	89,210.90	70,616.02	43,363.28	98,009.29	71,267.53	140,692.37	162,838.24	284,832.83
Subnormal	14,261.25	13,613.21	14,543.23	14,892.73	23,502.68	22,063.46	79,113.13	64,137.29	57,151.11
Dudoso	12,326.27	13,699.03	12,326.16	12,429.57	13,972.24	23,103.48	90,108.11	96,964.23	95,263.17
Irrecuperable	160.34	273.63	111.38	34.86	286.00	142.99	15,911.43	13,591.27	8,185.76
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	8.82	7.82	7.76	8.17	5.06	6.74	7.34	6.72	7.44
Resto del País	0.00	0.00	0.00	0.00	6.59	6.58	7.23	7.13	7.81
Al por Menor	8.08	7.81	7.15	6.83	7.58	7.21	8.50	8.06	8.31
Consumo									
Vivienda Hipotecaria	5.54	5.53	5.51	5.33	6.32	6.26	6.75	6.68	6.65
Prestamo Personal Auto	9.29	9.15	9.37	9.39	8.03	7.66	8.02	7.87	7.95
Prestamo Personal	11.90	11.20	11.04	10.66	9.03	8.83	8.86	8.51	8.51
Tarjeta de Crédito	16.50	16.80	15.18	16.80	15.44	0.00	19.00	19.75	19.67
TASA DE INTERES PASIVA									
Persona Natural	4.49	4.34	3.63	2.81	2.84	2.99	3.34	3.23	3.14
Persona Juridica	4.40	3.98	3.37	2.65	2.52	2.48	3.06	2.94	2.88