



HSBC BANK (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	5,205,364.41	6,507,120.78	9,492,763.41	9,499,314.05	9,826,044.98	9,417,057.05	9,477,424.16	9,482,209.48	10,321,490.67
ACTIVOS LIQUIDOS	1,365,222.34	1,212,635.00	1,508,540.81	1,655,201.36	1,812,398.04	1,283,742.57	1,333,850.52	1,138,382.42	1,451,907.11
TOTAL DE PRESTAMOS	1,822,363.45	3,262,996.51	5,907,351.41	5,749,181.85	5,947,452.69	5,967,683.32	5,928,423.40	6,045,484.65	6,270,785.56
LOCALES	1,601,964.39	1,628,517.47	4,118,630.78	3,939,033.46	3,727,862.82	3,757,230.69	3,881,634.83	3,843,183.52	3,807,587.30
EXTRANJEROS	220,399.05	1,634,479.04	1,788,720.64	1,810,148.39	2,219,589.87	2,210,452.63	2,046,788.57	2,202,301.13	2,463,198.26
TOTAL DE INVERSIONES	1,639,584.88	1,583,583.11	1,348,866.92	1,294,009.29	1,284,789.34	1,375,107.77	1,396,462.53	1,461,467.10	1,735,839.19
TOTAL DE DEPOSITOS	3,419,205.06	4,644,277.73	7,608,021.94	7,686,909.80	7,965,881.47	7,625,585.31	7,619,925.21	7,584,768.91	8,105,218.84
LOCALES	2,389,570.13	2,352,610.99	5,009,339.40	4,914,674.79	4,924,415.28	4,684,349.09	4,809,338.88	4,848,850.69	5,312,677.59
DEPOSITOS DE OFICIALES	55,768.00	5,768.00	55,768.00	55,768.00	50,000.00	794.68	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,947,744.98	1,984,308.72	4,609,845.79	4,528,925.77	4,542,245.13	4,421,034.10	4,572,705.03	4,606,346.29	5,003,407.13
DEPOSITOS DE BANCOS	386,057.15	362,534.27	343,725.61	329,981.02	332,170.16	262,520.31	236,633.85	242,504.40	309,270.46
EXTRANJEROS	1,029,634.92	2,291,666.73	2,598,682.54	2,772,235.01	3,041,466.19	2,941,236.22	2,810,586.34	2,735,918.21	2,792,541.25
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	474,591.56	1,963,539.23	2,027,166.71	2,120,442.61	2,541,465.45	2,551,488.63	2,576,678.92	2,552,633.26	2,516,372.84
DEPOSITOS DE BANCOS	555,043.36	328,127.50	571,515.83	651,792.39	500,000.74	389,746.39	233,907.41	183,284.95	276,168.40
PATRIMONIO TOTAL	1,627,267.20	1,635,093.41	1,445,266.22	1,315,616.62	1,333,854.00	1,348,521.30	1,338,239.26	1,366,882.66	1,641,323.90
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	4,651,853.70	5,361,908.35	6,962,810.62	7,195,678.61	7,515,704.70	7,962,088.92	9,485,093.78	9,490,761.77	10,073,767.83
ACTIVOS GENERADORES DE INGRESOS	3,144,038.98	3,883,711.38	5,187,663.59	5,214,140.78	5,347,095.18	6,094,685.36	7,290,552.13	7,275,071.45	7,619,433.39
TOTAL DE PRESTAMOS	1,615,587.22	2,356,679.14	3,748,835.42	3,773,803.05	3,884,908.07	4,615,339.92	5,917,887.41	5,897,333.25	6,109,119.12
TOTAL DE INVERSIONES	1,528,451.76	1,527,032.24	1,438,828.16	1,440,337.72	1,462,187.11	1,479,345.44	1,372,664.72	1,377,738.19	1,510,314.27
PATRIMONIO TOTAL	1,529,807.46	1,556,427.72	1,491,638.07	1,447,152.59	1,480,560.60	1,491,807.36	1,391,752.74	1,341,249.64	1,487,588.95
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	134,876.76	39,240.19	128,047.22	311,139.37	420,644.26	111,358.74	224,172.39	337,635.53	453,021.45
EGRESOS DE OPERACIONES	75,007.46	24,372.63	83,218.69	188,899.18	259,691.78	72,656.21	145,899.81	219,404.59	293,501.89
INGRESO NETO DE INTERESES	59,869.29	14,867.56	44,828.53	122,240.19	160,952.48	38,702.53	78,272.58	118,230.93	159,519.56

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OTROS INGRESOS	239,558.87	16,996.59	95,043.87	116,774.98	153,939.54	29,951.06	56,788.17	95,790.74	141,248.04
INGRESO DE OPERACIONES	299,428.17	31,864.15	139,872.41	239,015.18	314,892.03	68,653.59	135,060.75	214,021.67	300,767.60
EGRESOS GENERALES	84,497.30	23,584.05	67,340.24	127,868.72	175,414.51	46,009.90	97,343.44	144,267.23	197,027.70
UTILIDAD ANTES DE PROVISIONES	214,930.86	8,280.10	72,532.17	111,146.46	139,477.52	22,643.68	37,717.32	69,754.44	103,739.90
UTILIDAD DEL PERIODO	200,996.25	6,627.15	73,382.25	97,169.83	117,912.77	19,945.98	33,278.83	62,387.00	89,656.46
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	38,463.88	36,147.31	137,560.46	171,284.29	139,281.32	128,091.24	124,661.47	127,322.05	107,332.51
TOTAL PROVISIONES PARA PRESTAMOS	19,581.75	19,589.22	77,340.60	76,952.95	71,851.44	65,509.17	58,146.91	54,657.94	53,069.63
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.11	1.11	2.33	2.98	2.34	2.15	2.10	2.11	1.71
PROVISIONES / PRESTAMOS VENCIDOS (%)	50.91	54.19	56.22	44.93	51.59	51.14	46.64	42.93	49.44
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.07	0.60	1.31	1.34	1.21	1.10	0.98	0.90	0.85
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	31.26	25.13	15.22	13.85	13.57	14.32	14.12	14.42	15.90
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	47.00	33.74	19.92	18.68	18.44	18.37	18.27	18.21	20.50
PATRIMONIO / PRESTAMOS TOTALES (%)	89.29	50.11	24.47	22.88	22.43	22.60	22.57	22.61	26.17
INDICE DE ADECUACION DE CAPITAL	10.52	11.43	11.70	11.03	11.80	12.00	12.05	12.12	12.43
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	39.93	26.11	19.83	21.53	22.75	16.83	17.50	15.01	17.91
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	26.23	18.64	15.89	17.42	18.44	13.63	14.07	12.01	14.07
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	87.88	60.21	37.56	38.37	38.88	34.87	35.83	34.28	39.33
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.39	0.68	2.83	2.48	2.21	1.31	0.91	1.14	1.18
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	4.32	0.49	2.11	1.80	1.57	1.00	0.70	0.88	0.89
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.14	1.70	9.84	8.95	7.96	5.35	4.78	6.20	6.03
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.29	4.04	4.94	7.96	7.87	7.31	6.15	6.19	5.95
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.39	2.51	3.21	4.83	4.86	4.77	4.00	4.02	3.85
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.90	1.53	1.73	3.13	3.01	2.54	2.15	2.17	2.09



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ZONA LIBRE	5.06	6.72	7.42	6.71	7.40	7.18	7.19	6.58	6.72
RESTO DEL PAIS	6.55	6.73	7.12	7.02	7.70	8.02	7.55	8.12	7.85
AL POR MENOR	7.54	7.37	8.48	7.94	8.14	8.24	8.47	8.23	7.98
CONSUMO									
VIVIENDA HIPOTECARIA	6.29	6.23	6.68	6.55	6.58	6.54	6.49	6.52	6.50
PRESTAMO PERSONAL AUTO	8.06	7.54	7.94	7.76	7.83	7.82	7.80	7.77	7.92
PRESTAMO PERSONAL	8.94	9.03	9.00	8.60	8.66	9.06	8.80	8.81	8.89
TARJETA DE CREDITO	16.04	0.15	19.25	19.68	19.65	21.17	20.38	20.27	19.88
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.87	2.91	2.97	2.94	3.03	3.04	3.07	2.79	2.67
PERSONA JURIDICA	2.52	2.52	2.87	2.91	2.81	3.01	2.97	2.63	2.55