



Fecha: 14 de Marzo de 2005

HSBC BANK (PANAMA), S.A.

BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	0.00	0.00	0.00	125,213,444.44	213,149,007.03
Depósitos Internos en Bancos	0.00	0.00	0.00	37,471,181.84	23,998,280.50
A la Vista	0.00	0.00	0.00	1,869,618.96	16,498,280.50
A Plazo	0.00	0.00	0.00	35,601,562.88	7,500,000.00
Depósitos Externos en Bancos	0.00	0.00	0.00	59,139,560.51	140,840,692.66
A la Vista	0.00	0.00	0.00	12,389,209.48	25,093,169.67
A Plazo	0.00	0.00	0.00	46,750,351.03	115,747,522.99
Otros	0.00	0.00	0.00	28,602,702.09	48,310,033.87
CARTERA CREDITICIA NETA	0.00	0.00	0.00	782,343,879.67	763,034,312.75
Interna	0.00	0.00	0.00	795,356,943.13	775,703,693.89
Externa	0.00	0.00	0.00	596,445.18	1,493,029.00
Menos Provisiones	0.00	0.00	0.00	13,609,508.64	14,162,410.14
Interna	0.00	0.00	0.00	13,609,508.64	14,162,410.14
Externa	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	0.00	0.00	0.00	148,347,215.55	145,495,301.72
Internas	0.00	0.00	0.00	146,003,259.09	143,228,774.58
Externas	0.00	0.00	0.00	2,343,956.46	2,266,527.14
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	0.00	0.00	0.00	108,515,164.83	100,220,222.66
Internos	0.00	0.00	0.00	108,285,019.05	100,086,371.91



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Externos	0.00	0.00	0.00	230,145.78	133,850.75
ACTIVO TOTAL NETO	0.00	0.00	0.00	1,164,419,704.49	1,221,898,844.16
DEPOSITOS	0.00	0.00	0.00	904,639,146.82	1,019,158,246.49
Internos	0.00	0.00	0.00	839,856,029.82	936,063,222.52
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	716,316,027.08	774,634,531.49
A la Vista	0.00	0.00	0.00	152,122,638.51	179,196,104.71
A Plazo	0.00	0.00	0.00	252,894,428.35	290,271,347.21
De Ahorros	0.00	0.00	0.00	311,298,960.22	305,167,079.57
De Bancos	0.00	0.00	0.00	123,540,002.74	161,428,691.03
A la Vista	0.00	0.00	0.00	14,378,973.44	30,785,615.26
A Plazo	0.00	0.00	0.00	109,161,029.30	130,643,075.77
Externos	0.00	0.00	0.00	64,783,117.00	83,095,023.97
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	62,320,709.80	64,472,593.50
A la Vista	0.00	0.00	0.00	11,530,867.98	12,896,686.77
A Plazo	0.00	0.00	0.00	34,351,129.83	35,400,814.96
De Ahorros	0.00	0.00	0.00	16,438,711.99	16,175,091.77
De Bancos	0.00	0.00	0.00	2,462,407.20	18,622,430.47
A la Vista	0.00	0.00	0.00	2,462,407.20	3,607,730.47
A Plazo	0.00	0.00	0.00	0.00	15,014,700.00
OBLIGACIONES	0.00	0.00	0.00	30,281,595.88	6,642,114.04



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Internas	0.00	0.00	0.00	21,638,086.68	5,607,929.75
Externas	0.00	0.00	0.00	8,643,509.20	1,034,184.29
OTROS PASIVOS	0.00	0.00	0.00	44,722,111.36	39,254,477.19
Internos	0.00	0.00	0.00	44,679,917.47	39,155,148.90
Externos	0.00	0.00	0.00	42,193.89	99,328.29
PATRIMONIO	0.00	0.00	0.00	184,776,850.43	156,844,006.44
Capital	0.00	0.00	0.00	148,384,222.99	113,387,591.97
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	0.00	0.00	0.00	1,101,156.40	7,062,212.88
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	291,471.04	1,394,201.59
Deuda Subordinada	0.00	0.00	0.00	35,000,000.00	35,000,000.00
PASIVO Y PATRIMONIO TOTAL	0.00	0.00	0.00	1,164,419,704.49	1,221,898,844.16