



HSBC BANK (PANAMÁ), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

| Descripcion | 2006 | | 2007 | | |
|------------------------------------|------------------|------------------|------------------|------------------|------------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| ACTIVOS LIQUIDOS NETO | 807.884.193,78 | 772.885.476,89 | 884.874.837,93 | 1.806.065.363,42 | 2.292.156.113,26 |
| Depósitos Internos en Bancos | 381.317.431,78 | 237.983.086,09 | 249.878.604,34 | 117.103.333,76 | 137.960.314,72 |
| A la Vista | 23.317.431,78 | 27.983.086,09 | 28.380.007,10 | 61.095.443,01 | 63.907.762,03 |
| A Plazo | 358.000.000,00 | 210.000.000,00 | 221.498.597,24 | 56.007.890,75 | 74.052.552,69 |
| Depósitos Externos en Bancos | 345.497.763,00 | 485.115.936,15 | 587.271.723,41 | 1.386.738.209,42 | 1.772.891.233,81 |
| A la Vista | 9.627.769,78 | 2.475.414,68 | 6.839.226,53 | 614.676.060,47 | 652.295.720,41 |
| A Plazo | 335.869.993,22 | 482.640.521,47 | 580.432.496,88 | 772.062.148,95 | 1.120.595.513,40 |
| Otros | 81.068.999,00 | 49.786.454,65 | 47.724.510,18 | 302.223.820,24 | 381.304.564,73 |
| CARTERA CREDITICIA NETA | 1.207.619.645,79 | 1.206.982.486,70 | 1.237.696.768,53 | 8.086.299.194,44 | 8.235.601.259,10 |
| Interna | 1.239.100.135,45 | 1.237.339.571,32 | 1.267.149.298,73 | 4.094.473.312,39 | 4.118.390.961,96 |
| Externa | 6.249.062,33 | 7.026.441,93 | 7.391.205,22 | 4.324.580.238,94 | 4.426.368.023,83 |
| Menos Provisiones | 37.729.551,99 | 37.383.526,55 | 36.843.735,42 | 332.754.356,89 | 309.157.726,69 |
| Interna | 37.729.551,99 | 37.383.526,55 | 36.843.735,42 | 266.643.766,89 | 153.683.753,52 |
| Externa | 0,00 | 0,00 | 0,00 | 66.110.590,00 | 155.473.973,17 |
| INVERSIONES EN VALORES NETA | 109.121.790,47 | 295.750.006,01 | 161.122.204,70 | 784.677.571,06 | 765.805.762,40 |
| Internas | 108.561.715,31 | 295.215.722,26 | 160.117.946,97 | 435.485.377,19 | 149.018.979,99 |
| Externas | 560.075,16 | 534.283,75 | 1.004.257,73 | 357.800.007,87 | 614.339.220,41 |
| Menos Provisiones | 0,00 | 0,00 | 0,00 | 8.607.814,00 | 2.447.562,00 |
| Interna | 0,00 | 0,00 | 0,00 | 8.607.814,00 | 2.458.655,00 |
| Externa | 0,00 | 0,00 | 0,00 | 0,00 | 11.093,00 |
| OTROS ACTIVOS | 260.317.239,38 | 275.379.775,35 | 428.832.990,49 | 983.264.633,75 | 1.056.301.432,30 |



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|--------------------------|-------------------------|-------------------------|-------------------------|--------------------------|--------------------------|
| Internos | 259.735.521,56 | 274.583.943,35 | 426.802.684,02 | 833.519.815,26 | 679.106.418,75 |
| Externos | 581.717,82 | 795.832,00 | 2.030.306,47 | 149.744.818,49 | 377.195.013,55 |
| ACTIVO TOTAL NETO | 2.384.942.869,42 | 2.550.997.744,95 | 2.712.526.801,65 | 11.660.306.762,67 | 12.349.864.567,06 |
| DEPOSITOS | 1.976.269.920,13 | 1.969.298.889,09 | 2.116.265.737,80 | 8.812.960.242,03 | 9.395.032.882,86 |
| Internos | 1.571.719.545,39 | 1.723.310.609,70 | 1.737.208.578,12 | 5.234.749.403,10 | 4.913.527.764,68 |
| Oficiales | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| De Particulares | 1.310.621.338,93 | 1.509.303.829,87 | 1.551.173.059,83 | 4.970.416.004,38 | 4.572.926.222,03 |
| A la Vista | 266.380.624,17 | 291.382.274,69 | 315.414.430,80 | 783.761.626,58 | 927.160.370,17 |
| A Plazo | 682.556.673,75 | 814.757.442,84 | 771.706.540,84 | 2.613.014.472,94 | 2.662.862.065,57 |
| De Ahorros | 361.684.041,01 | 403.164.112,34 | 464.052.088,19 | 1.573.639.904,86 | 982.903.786,29 |
| De Bancos | 261.098.206,46 | 214.006.779,83 | 186.035.518,29 | 264.333.398,72 | 340.601.542,65 |
| A la Vista | 39.949.930,80 | 24.496.210,92 | 38.474.788,39 | 55.867.982,94 | 37.612.138,99 |
| A Plazo | 221.148.275,66 | 189.510.568,91 | 147.560.729,90 | 208.465.415,78 | 302.989.403,66 |
| Externos | 404.550.374,74 | 245.988.279,39 | 379.057.159,68 | 3.578.210.838,93 | 4.481.505.118,18 |
| Oficiales | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| De Particulares | 135.174.803,55 | 144.390.749,19 | 181.000.159,91 | 3.389.908.814,25 | 4.233.423.168,90 |
| A la Vista | 34.447.178,09 | 35.131.340,87 | 47.191.956,89 | 673.878.146,29 | 733.451.769,50 |
| A Plazo | 61.263.840,23 | 59.250.951,44 | 67.387.730,08 | 2.231.878.003,04 | 2.297.327.707,76 |
| De Ahorros | 39.463.785,23 | 50.008.456,88 | 66.420.472,94 | 484.152.664,92 | 1.202.643.691,64 |
| De Bancos | 269.375.571,19 | 101.597.530,20 | 198.056.999,77 | 188.302.024,68 | 248.081.949,28 |
| A la Vista | 4.716.284,76 | 5.290.029,67 | 3.393.717,39 | 4.029.868,80 | 2.443.831,27 |
| A Plazo | 264.659.286,43 | 96.307.500,53 | 194.663.282,38 | 184.272.155,88 | 245.638.118,01 |
| OBLIGACIONES | 222.639,12 | 3.744.839,50 | 3.569.905,32 | 1.189.152.746,15 | 1.103.929.217,85 |



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|---|------------------|------------------|------------------|-------------------|-------------------|
| Internas | 222.639,12 | 885.667,29 | 545.576,47 | 926.223.216,80 | 101.341.864,26 |
| Externas | 0,00 | 2.859.172,21 | 3.024.328,85 | 262.929.529,35 | 1.002.587.353,59 |
| OTROS PASIVOS | 84.020.813,49 | 88.254.585,24 | 89.890.235,45 | 557.275.725,65 | 698.177.552,67 |
| Internos | 79.874.285,25 | 86.324.509,26 | 88.711.657,09 | 484.168.201,60 | 476.782.178,90 |
| Externos | 4.146.528,24 | 1.930.075,98 | 1.178.578,36 | 73.107.524,05 | 221.395.373,77 |
| PATRIMONIO | 324.429.496,68 | 489.699.431,12 | 502.800.923,08 | 1.100.918.048,84 | 1.152.724.913,68 |
| Capital | 257.315.263,83 | 415.054.651,36 | 413.340.751,17 | 915.868.214,48 | 918.366.880,93 |
| Reservas de Capital | 0,00 | 0,00 | 0,00 | 13.975.527,64 | 15.145.854,00 |
| Otras Reservas | 0,00 | 0,00 | 0,00 | 12.922.619,00 | 13.204.988,00 |
| Utilidad del periodo y de periodos anteriores | 32.144.314,52 | 39.672.408,57 | 54.576.099,87 | 119.707.486,83 | 144.577.736,57 |
| Gan/Perd en Inv. Dis. para la Venta | -30.081,67 | -27.628,81 | -115.927,96 | 3.444.200,89 | 26.429.454,18 |
| Deuda Subordinada | 35.000.000,00 | 35.000.000,00 | 35.000.000,00 | 35.000.000,00 | 35.000.000,00 |
| PASIVO Y PATRIMONIO TOTAL | 2.384.942.869,42 | 2.550.997.744,95 | 2.712.526.801,65 | 11.660.306.762,67 | 12.349.864.567,06 |