



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

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	2,292,156,113.26	2,316,439,428.98	2,126,561,961.69	2,245,463,704.12	2,810,397,216.50
Depósitos Internos en Bancos	137,960,314.72	142,746,159.83	134,192,963.72	132,438,788.90	293,312,258.03
A la Vista	63,907,762.03	72,004,555.51	75,196,590.72	73,432,838.90	77,769,490.48
A Plazo	74,052,552.69	70,741,604.32	58,996,373.00	59,005,950.00	215,542,767.55
Depósitos Externos en Bancos	1,772,891,233.81	1,805,490,476.10	1,619,460,109.04	1,754,272,067.69	2,186,105,682.94
A la Vista	652,295,720.41	655,990,830.84	704,011,822.11	818,164,977.03	831,651,055.95
A Plazo	1,120,595,513.40	1,149,499,645.26	915,448,286.93	936,107,090.66	1,354,454,626.99
Otros	381,304,564.73	368,202,793.05	372,908,888.93	358,752,847.53	330,979,275.53
<b>CARTERA CREDITICIA NETA</b>	8,235,601,259.10	8,342,980,675.29	8,462,951,338.55	8,582,723,178.22	8,390,965,699.43
Interna	4,118,357,494.96	4,148,112,982.75	4,287,840,433.75	4,425,559,290.17	4,360,716,709.40
Externa	4,426,138,643.83	4,514,404,819.62	4,495,501,709.03	4,478,639,544.05	4,316,834,940.86
Menos Provisiones	308,894,879.69	319,537,127.08	320,390,804.23	321,475,656.00	286,585,950.83
Interna	153,420,906.69	156,271,410.08	158,259,892.23	161,077,691.00	160,075,156.33
Externa	155,473,973.00	163,265,717.00	162,130,912.00	160,397,965.00	126,510,794.50
<b>INVERSIONES EN VALORES NETA</b>	765,805,762.40	788,595,713.24	776,639,744.36	733,660,982.07	687,774,478.39
Internas	143,337,727.02	165,662,132.32	96,183,594.22	96,194,793.31	55,980,663.80
Externas	620,020,473.38	620,375,912.92	677,384,306.14	635,183,687.09	629,870,852.55
Menos Provisiones	2,447,562.00	2,557,668.00	3,071,844.00	2,282,501.67	1,922,962.04
Interna	2,458,655.00	2,379,443.00	2,752,908.00	2,392,831.55	2,360,493.11
Externa	11,093.00	178,225.00	318,936.00	110,329.88	437,531.07
<b>OTROS ACTIVOS</b>	1,029,563,471.14	1,066,820,447.25	1,029,134,556.23	1,054,478,948.84	1,051,086,988.36
Internos	652,368,457.59	697,221,875.63	669,388,765.00	685,855,194.75	695,488,169.18



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Externos	377,195,013.55	369,598,571.62	359,745,791.23	368,623,754.09	355,598,819.18
<b>ACTIVO TOTAL NETO</b>	<b>12,323,126,605.90</b>	<b>12,514,836,264.76</b>	<b>12,395,287,600.83</b>	<b>12,616,326,813.25</b>	<b>12,940,224,382.68</b>
<b>DEPOSITOS</b>	<b>9,395,036,882.86</b>	<b>9,649,054,498.91</b>	<b>9,651,944,856.26</b>	<b>9,827,459,937.40</b>	<b>9,984,364,054.03</b>
Internos	4,705,622,561.68	5,118,070,522.92	4,993,177,261.98	4,829,178,629.14	5,005,869,927.09
Oficiales	0.00	0.00	0.00	25,000,000.00	55,768,000.00
De Particulares	4,365,021,019.03	4,789,879,880.15	4,747,972,682.61	4,534,942,887.90	4,572,278,239.05
A la Vista	927,160,370.17	955,281,955.86	975,294,597.76	940,147,198.51	1,064,080,056.27
A Plazo	2,454,956,862.57	2,831,574,816.96	2,670,178,060.76	2,448,980,239.41	2,362,440,076.55
De Ahorros	982,903,786.29	1,003,023,107.33	1,102,500,024.09	1,145,815,449.98	1,145,758,106.23
De Bancos	340,601,542.65	328,190,642.77	245,204,579.37	269,235,741.24	377,823,688.04
A la Vista	37,612,138.99	28,093,981.47	34,413,511.52	32,175,922.43	40,043,964.09
A Plazo	302,989,403.66	300,096,661.30	210,791,067.85	237,059,818.81	337,779,723.95
Externos	4,689,414,321.18	4,530,983,975.99	4,658,767,594.28	4,998,281,308.26	4,978,494,126.94
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	4,441,332,371.90	4,356,880,894.60	4,403,506,617.21	4,426,128,336.30	4,405,332,813.40
A la Vista	733,451,769.50	803,308,331.35	831,183,421.27	891,677,909.60	821,428,787.01
A Plazo	2,505,232,910.76	2,267,843,217.29	2,223,196,605.25	2,228,473,523.77	2,296,946,714.48
De Ahorros	1,202,647,691.64	1,285,729,345.96	1,349,126,590.69	1,305,976,902.93	1,286,957,311.91
De Bancos	248,081,949.28	174,103,081.39	255,260,977.07	572,152,971.96	573,161,313.54
A la Vista	2,443,831.27	3,687,109.50	5,646,523.26	2,256,463.65	3,122,880.71
A Plazo	245,638,118.01	170,415,971.89	249,614,453.81	569,896,508.31	570,038,432.83
<b>OBLIGACIONES</b>	<b>1,093,888,893.47</b>	<b>1,023,172,799.20</b>	<b>896,250,572.84</b>	<b>953,162,849.61</b>	<b>1,072,005,590.76</b>
Internas	112,886,947.93	84,196,288.00	81,404,397.00	115,328,972.00	87,394,494.87
Externas	981,001,945.54	938,976,511.20	814,846,175.84	837,833,877.61	984,611,095.89



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OTROS PASIVOS	682,183,801.39	654,266,715.46	621,816,173.86	604,444,581.22	637,728,093.94
Internos	450,280,329.73	419,884,600.07	388,019,150.56	376,672,529.11	384,509,831.37
Externos	231,903,471.66	234,382,115.39	233,797,023.30	227,772,052.11	253,218,262.57
PATRIMONIO	1,152,017,028.18	1,188,342,251.19	1,225,275,997.87	1,231,259,445.02	1,246,126,643.95
Capital	917,033,362.00	918,366,880.93	918,339,188.33	615,908,629.16	615,600,382.67
Reservas de Capital	13,395,368.00	11,258,966.00	11,753,719.00	314,396,767.00	316,444,372.00
Otras Reservas	13,607,456.00	14,173,280.00	16,551,731.00	26,483,021.00	31,606,162.00
Utilidad del periodo y de periodos anteriores	143,195,260.00	194,572,469.60	225,574,398.92	229,658,298.90	245,703,023.68
Gan/Perd en Inv. Dis. para la Venta	29,785,582.18	14,970,654.66	18,056,960.62	9,812,728.96	1,772,703.60
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	12,323,126,605.90	12,514,836,264.76	12,395,287,600.83	12,616,326,813.25	12,940,224,382.68