



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	2,604,720,004.55	2,628,622,950.27	2,530,484,013.23	2,725,743,893.79	2,707,154,472.20
Depósitos Internos en Bancos	105,632,167.92	83,869,014.24	78,896,065.11	103,890,995.70	79,506,391.01
A la Vista	77,357,531.92	75,006,638.11	60,083,688.00	88,038,334.70	70,153,731.01
A Plazo	28,274,636.00	8,862,376.13	18,812,377.11	15,852,661.00	9,352,660.00
Depósitos Externos en Bancos	2,154,421,454.82	2,152,919,057.86	1,997,958,530.08	2,338,343,344.47	2,332,620,845.01
A la Vista	825,876,571.20	847,920,614.48	874,322,143.46	981,904,503.31	706,310,521.50
A Plazo	1,328,544,883.62	1,304,998,443.38	1,123,636,386.62	1,356,438,841.16	1,626,310,323.51
Otros	344,666,381.81	391,834,878.17	453,629,418.04	283,509,553.62	295,027,236.18
<b>CARTERA CREDITICIA NETA</b>	8,393,927,839.00	9,504,252,190.86	9,288,888,851.92	9,086,145,851.22	9,056,087,979.19
Interna	4,360,716,709.40	4,368,625,501.19	4,294,195,908.28	4,122,021,785.38	3,910,745,258.32
Externa	4,316,834,940.86	5,434,015,409.57	5,295,645,309.20	5,260,505,192.95	5,435,048,460.59
Menos Provisiones	283,623,811.26	298,388,719.90	300,952,365.56	296,381,127.11	289,705,739.72
Interna	157,113,016.76	163,663,542.99	147,822,632.58	143,606,471.69	139,468,456.34
Externa	126,510,794.50	134,725,176.91	153,129,732.98	152,774,655.42	150,237,283.38
<b>INVERSIONES EN VALORES NETA</b>	737,171,400.79	640,485,109.92	959,470,156.10	964,607,366.13	1,008,708,807.76
Internas	55,885,653.80	-8,256,725.57	-271,021,347.82	362,819,911.35	358,248,906.10
Externas	679,943,065.95	649,419,334.25	1,231,454,870.92	602,708,342.99	651,380,789.87
Menos Provisiones	1,342,681.04	677,498.76	963,367.00	920,888.21	920,888.21
Interna	2,360,493.11	297,117.66	0.00	0.00	0.00
Externa	1,017,812.07	974,616.42	963,367.00	920,888.21	920,888.21
<b>OTROS ACTIVOS</b>	1,027,514,683.66	1,119,673,067.94	1,012,451,479.52	1,076,467,307.08	1,077,984,289.41



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internos	671,915,864.48	732,068,700.80	608,548,598.29	638,150,023.96	623,392,428.83
Externos	355,598,819.18	387,604,367.14	403,902,881.23	438,317,283.12	454,591,860.58
<b>ACTIVO TOTAL NETO</b>	<b>12,763,333,928.00</b>	<b>13,893,033,318.99</b>	<b>13,791,294,500.77</b>	<b>13,852,964,418.22</b>	<b>13,849,935,548.56</b>
<b>DEPOSITOS</b>	<b>9,990,940,916.86</b>	<b>11,079,468,364.46</b>	<b>10,993,090,479.92</b>	<b>11,086,161,056.14</b>	<b>11,137,744,884.17</b>
Internos	5,011,999,948.62	4,890,104,612.94	4,905,559,512.96	4,831,706,561.17	4,841,073,449.66
Oficiales	55,768,000.00	5,768,000.00	55,768,000.00	55,768,000.00	50,000,000.00
De Particulares	4,549,299,033.55	4,442,293,193.54	4,414,240,113.04	4,235,368,298.92	4,217,139,834.79
A la Vista	1,058,838,155.27	1,047,377,245.89	1,045,970,250.10	1,074,435,219.71	1,134,426,119.11
A Plazo	2,344,702,772.05	2,269,696,781.99	2,217,522,999.24	1,991,402,088.34	1,886,406,123.30
De Ahorros	1,145,758,106.23	1,125,219,165.66	1,150,746,863.70	1,169,530,990.87	1,196,307,592.38
De Bancos	406,932,915.07	442,043,419.40	435,551,399.92	540,570,262.25	573,933,614.87
A la Vista	53,284,229.07	53,093,297.73	57,769,947.22	63,673,770.40	75,678,054.48
A Plazo	353,648,686.00	388,950,121.67	377,781,452.70	476,896,491.85	498,255,560.39
Externos	4,978,940,968.24	6,189,363,751.52	6,087,530,966.96	6,254,454,494.97	6,296,671,434.51
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	4,405,696,560.23	5,838,992,997.23	5,689,494,728.09	5,741,172,871.18	5,961,793,938.52
A la Vista	821,428,787.01	726,107,712.16	710,222,346.43	699,656,078.55	667,872,478.66
A Plazo	2,297,310,461.31	3,886,418,979.33	3,786,289,679.37	3,848,731,631.03	4,079,798,788.84
De Ahorros	1,286,957,311.91	1,226,466,305.74	1,192,982,702.29	1,192,785,161.60	1,214,122,671.02
De Bancos	573,244,408.01	350,370,754.29	398,036,238.87	513,281,623.79	334,877,495.99
A la Vista	3,569,722.01	10,476,145.41	4,118,665.93	5,442,922.77	604,952.57
A Plazo	569,674,686.00	339,894,608.88	393,917,572.94	507,838,701.02	334,272,543.42
<b>OBLIGACIONES</b>	<b>906,923,880.64</b>	<b>864,364,615.12</b>	<b>804,307,495.25</b>	<b>783,173,337.11</b>	<b>766,707,649.28</b>



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	87,171,877.38	84,323,150.74	38,410,076.32	35,889,772.87	32,055,182.55
Externas	819,752,003.26	780,041,464.38	765,897,418.93	747,283,564.24	734,652,466.73
OTROS PASIVOS	622,479,216.50	693,824,850.71	586,135,326.70	685,373,028.30	652,567,385.28
Internos	365,681,418.55	421,716,907.55	304,742,941.36	359,225,950.05	335,578,584.84
Externos	256,797,797.95	272,107,943.16	281,392,385.34	326,147,078.25	316,988,800.44
PATRIMONIO	1,242,989,914.00	1,255,375,488.70	1,407,761,198.90	1,298,256,996.67	1,292,915,629.83
Capital	614,074,486.00	615,400,228.36	930,543,205.45	930,543,205.45	930,543,205.45
Reservas de Capital	316,207,559.00	316,300,059.00	17,144,358.00	17,025,063.00	17,453,957.00
Otras Reservas	22,724,236.00	22,959,962.00	16,181,611.00	13,996,038.00	6,918,511.24
Utilidad del periodo y de periodos anteriores	249,725,587.00	275,467,441.32	303,191,553.08	288,388,898.26	290,281,255.23
Gan/Perd en Inv. Dis. para la Venta	5,258,046.00	-9,752,201.98	5,700,471.37	13,303,791.96	12,718,700.91
Deuda Subordinada	35,000,000.00	35,000,000.00	135,000,000.00	35,000,000.00	35,000,000.00
PASIVO Y PATRIMONIO TOTAL	12,763,333,928.00	13,893,033,318.99	13,791,294,500.77	13,852,964,418.22	13,849,935,548.56