



**Stanford Bank (Panamá), S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
<b>BALANCE DE SITUACION</b>										
Total de Activos	28,459.41	28,821.47	38,084.64	63,843.57	101,640.01	130,572.29	142,211.27	175,627.82	228,649.08	
Activos Líquidos	10,377.52	9,604.43	15,569.41	29,172.29	60,465.07	85,735.21	71,513.12	66,631.08	99,952.87	
Total de Préstamos	2,030.71	1,851.03	1,540.87	1,889.73	2,175.70	1,615.33	4,346.33	7,798.16	11,876.56	
Locales	175.76	174.89	527.11	1,026.29	1,523.27	1,107.52	1,497.60	2,236.86	3,393.67	
Extranjeros	1,854.96	1,676.14	1,013.76	863.45	652.43	507.81	2,848.73	5,561.30	8,482.90	
Total de Inversiones	13,603.32	14,105.17	17,605.74	29,278.17	35,794.66	39,693.33	60,920.89	95,456.03	110,994.02	
Total de Depósitos	10,786.96	10,662.99	18,292.44	33,934.23	72,359.24	102,627.50	121,000.10	159,376.73	200,807.84	
Locales	1,072.30	874.51	6,432.36	9,303.95	16,938.96	31,736.94	45,382.03	59,295.48	73,038.45	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	921.70	723.35	6,392.00	9,279.92	16,934.15	31,716.40	45,359.66	59,295.48	73,038.45	
Depósitos de Bancos	150.60	151.15	40.36	24.03	4.81	20.54	22.38	0.00	0.00	
Extranjeros	9,714.66	9,788.48	11,860.08	24,630.27	55,420.28	70,890.56	75,618.06	100,081.25	127,769.39	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	1,681.30	1,755.12	11,860.08	24,630.27	55,420.28	70,890.56	75,618.06	100,081.25	127,769.39	
Depósitos de Bancos	8,033.37	8,033.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	17,351.81	17,041.30	18,993.23	28,929.44	28,128.81	25,309.59	18,555.08	12,581.09	19,009.69	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	26,835.61	27,130.64	31,829.86	45,021.77	65,049.71	79,696.88	90,147.95	119,735.70	165,144.55	
Activos Generadores de Ingresos	10,922.24	11,364.07	14,051.82	21,883.26	26,802.20	28,632.43	42,206.91	67,211.05	80,420.47	
Total de Prestamos	1,207.42	1,184.92	899.70	2,033.04	2,103.21	1,733.18	2,943.60	4,843.95	7,026.13	
Total de Inversiones	9,714.82	10,179.16	13,152.12	19,850.22	24,698.99	26,899.25	39,263.31	62,367.10	73,394.34	
Patrimonio Total	16,821.25	16,801.34	17,964.57	23,020.85	22,740.31	21,175.44	18,774.16	20,755.27	23,569.25	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	891.28	741.39	995.56	2,048.83	2,637.69	668.21	1,286.41	2,587.72	10,792.43	
Egreso de Operaciones	191.49	92.46	248.84	1,216.77	2,219.82	1,121.46	2,836.59	4,642.79	6,291.25	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	699.79	648.93	746.72	832.06	417.87	-453.25	-1,550.18	-2,055.06	4,501.18
Otros Ingresos	1,292.43	460.29	970.28	1,806.05	2,600.54	658.25	1,462.71	11,283.08	28,728.84
Ingreso de Operaciones	1,992.23	1,109.21	1,717.00	2,638.11	3,018.40	205.00	-87.47	9,228.02	33,230.03
Egresos Generales	1,696.40	1,588.55	2,711.38	4,224.73	5,533.59	1,374.62	2,969.82	13,356.76	42,610.53
Utilidad Antes de Provisiones	295.83	-479.34	-994.37	-1,586.63	-2,515.18	-1,169.62	-3,057.29	-4,128.74	-9,380.50
Utilidad del Periodo	279.20	-477.52	-988.25	-1,584.03	-2,515.47	-1,163.96	-3,079.22	-4,185.56	-9,479.20
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.89
Total Provisiones Para Préstamos	20.51	18.70	15.56	19.09	21.98	16.32	43.90	78.77	120.68
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,564.02
Provisiones Para Préstamos / Préstamos Totales (%)	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.02
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	60.97	59.13	49.87	45.31	27.67	19.38	13.05	7.16	8.31
Patrimonio / Activos Generadores de Ing. (%)	110.99	106.80	99.20	92.82	74.08	61.27	28.43	12.18	15.47
Patrimonio / Préstamos Totales (%)	854.47	920.64	1,232.63	1,530.87	1,292.86	1,566.84	426.91	161.33	160.06
Indice de Adecuacion de Capital	171.10	150.47	105.26	95.79	0.00	69.46	39.95	27.06	37.40
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	96.20	90.07	85.11	85.97	83.56	83.54	59.10	41.81	49.78
Activos Líquidos / Activos Totales (%)	36.46	33.32	40.88	45.69	59.49	65.66	50.29	37.94	43.71
Activos Líquidos + Inversiones / Depósitos Totales (%)	222.31	222.35	181.36	172.25	133.03	122.22	109.45	101.70	105.05
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.56	-16.81	-14.07	-9.65	-9.39	-16.26	-14.59	-8.30	-11.79
Utilidad Neta / Total de Activos (Promedio) (%)	1.04	-7.04	-6.21	-4.69	-3.87	-5.84	-6.83	-4.66	-5.74
Utilidad Neta / Patrimonio Total (Promedio) (%)	1.66	-11.37	-11.00	-9.17	-11.06	-21.99	-32.80	-26.89	-40.22
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.16	26.10	14.17	12.48	9.84	9.34	6.10	5.13	13.42
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.75	3.25	3.54	7.41	8.28	15.67	13.44	9.21	7.82
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.41	22.84	10.63	5.07	1.56	-6.33	-7.35	-4.08	5.60



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Egresos Generales / Ingresos de Operaciones (%)	85.15	143.21	157.91	160.14	183.33	670.56	-3,395.27	144.74	128.23
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	11.83	16.20	13.81	11.00	9.70	9.20	6.93	22.38	35.72
PRODUCTIVIDAD									
Número de Empleados	17.00	30.00	40.00	46.00	47.00	51.00	57.00	64.00	65.00
Número de Sucursales	1.00	1.00	1.00	1.00	3.00	3.00	3.00	3.00	3.00
Préstamos / Empleados	119.45	61.70	38.52	41.08	46.29	31.67	76.25	121.85	182.72
Depósitos Totales / Empleados	634.53	355.43	457.31	737.70	1,539.56	2,012.30	2,122.81	2,490.26	3,089.35
Utilidad Neta / Empleados	16.42	-15.92	-24.71	-34.44	-53.52	-22.82	-54.02	-65.40	-145.83
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	12.88	13.29	48.91	143.68	257.14	353.04	273.41	175.09	124.96
Préstamos (%)	428.67	256.79	496.04	-13.17	7.14	-12.73	182.07	312.66	445.87
Locales (%)	-38.36	-60.12	186.05	422.69	766.68	533.25	184.11	117.96	122.79
Extranjeros (%)	1,773.69	1,989.26	1,265.33	-56.39	-64.83	-69.70	181.01	544.08	1,200.19
Depósitos (%)	23.95	24.09	118.87	284.39	570.80	862.46	561.48	369.66	177.52
Locales (%)	180.07	231.72	41,267.60	5,655.78	1,479.69	3,529.11	605.53	537.31	331.19
Extranjeros (%)	16.77	17.52	42.17	184.21	470.48	624.22	537.58	306.33	130.55
Patrimonio (%)	6.51	2.90	12.15	69.06	62.11	48.52	-2.31	-56.51	-32.42
Utilidad Neta (%)	-56.32	-486.25	-372.46	-483.76	-1,000.96	143.75	211.58	164.23	276.84
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	2,051.23	1,869.73	1,556.44	1,908.82	2,197.68	1,631.64	4,390.23	7,876.93	11,997.24
Mencion Especial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Al por Menor	8.00	8.00	7.60	7.60	8.00	8.00	8.00	0.00	0.00
Consumo									
Vivienda Hipotecaria	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	0.00	0.00	13.38	13.48	13.08	11.72	11.77	11.20	11.38
Tarjeta de Crédito	0.00	0.00	14.00	14.00	14.00	12.00	12.00	12.00	12.00
TASA DE INTERES PASIVA									
Persona Natural	5.83	5.50	5.60	5.88	5.95	5.89	5.45	0.00	4.44
Persona Juridica	1.00	3.50	5.15	6.14	6.05	5.72	5.38	0.00	4.38