

BANCO SANTANDER (PANAMÀ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	51,763.62	50,919.79	50,790.64	51,513.59	53,097.54	57,348.80	58,480.78	56,809.95	65,071.71
ACTIVOS LIQUIDOS	14,816.64	5,985.89	9,262.13	4,879.36	5,707.65	3,698.36	5,569.89	5,048.57	11,565.83
TOTAL DE PRESTAMOS	8,668.07	16,691.18	13,285.34	18,255.62	18,999.15	25,392.56	24,691.34	23,869.83	25,631.54
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	8,668.07	16,691.18	13,285.34	18,255.62	18,999.15	25,392.56	24,691.34	23,869.83	25,631.54
TOTAL DE INVERSIONES	518.30	331.50	439.76	521.13	491.77	341.60	297.11	0.00	0.00
TOTAL DE DEPOSITOS	11,579.44	12,544.91	12,340.48	13,031.00	14,633.62	18,979.02	20,210.42	18,553.00	26,890.46
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	11,579.44	12,544.91	12,340.48	13,031.00	14,633.62	18,979.02	20,210.42	18,553.00	26,890.46
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	11,352.46	11,380.00	10,559.08	10,686.76	11,258.56	14,541.55	15,396.35	12,938.93	21,275.26
DEPOSITOS DE BANCOS	226.98	1,164.91	1,781.40	2,344.24	3,375.06	4,437.48	4,814.07	5,614.07	5,615.20
PATRIMONIO TOTAL	12,411.04	10,491.30	10,666.89	10,660.19	10,670.28	10,484.17	10,465.75	10,451.99	10,417.23
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	57,634.83	56,811.98	52,544.89	52,775.14	52,430.58	54,134.29	54,635.71	54,161.77	59,084.63
ACTIVOS GENERADORES DE INGRESOS	6,960.70	10,862.76	9,227.94	11,722.46	14,338.64	21,378.42	19,356.77	21,323.29	22,561.23
TOTAL DE PRESTAMOS	6,413.03	10,424.59	8,721.67	11,206.81	13,833.61	21,041.87	18,988.34	21,062.73	22,315.34
TOTAL DE INVERSIONES	547.67	438.17	506.27	515.65	505.04	336.55	368.44	260.57	245.88
PATRIMONIO TOTAL	12,247.31	11,492.27	11,597.87	11,562.28	11,540.66	10,487.73	10,566.32	10,556.09	10,543.76
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,105.24	215.16	422.63	606.60	769.02	149.32	323.10	496.61	662.62
EGRESOS DE OPERACIONES	511.25	80.84	156.75	230.01	303.44	81.72	172.11	265.22	356.77
INGRESO NETO DE INTERESES	593.99	134.32	265.87	376.60	465.58	67.60	150.99	231.40	305.85

BANCO SANTANDER (PANAMÀ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	459.26	15.77	151.55	173.80	273.04	153.64	214.52	462.07	479.94
INGRESO DE OPERACIONES	1,053.25	150.09	417.42	550.40	738.61	221.24	365.51	693.47	785.79
EGRESOS GENERALES	607.49	164.53	349.82	506.22	640.07	233.36	309.19	468.59	620.50
UTILIDAD ANTES DE PROVISIONES	445.76	(14.45)	67.60	44.18	98.54	(12.12)	56.32	224.88	165.29
UTILIDAD DEL PERIODO	386.20	(95.98)	(28.65)	(116.73)	(77.26)	(113.22)	(87.15)	37.62	2.85
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	87.56	168.60	91.77	141.98	149.49	201.94	194.06	185.66	160.84
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.01	0.69	0.78	0.79	0.80	0.79	0.78	0.63
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	23.98	20.60	21.00	20.69	20.10	18.28	17.90	18.40	16.01
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	135.10	61.63	77.72	56.77	54.74	40.74	41.88	43.79	40.64
PATRIMONIO / PRESTAMOS TOTALES (%)	143.18	62.86	80.29	58.39	56.16	41.29	42.39	43.79	40.64
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	127.96	47.72	75.05	37.44	39.00	19.49	27.56	27.21	43.01
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	28.62	11.76	18.24	9.47	10.75	6.45	9.52	8.89	17.77
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	132.43	50.36	78.62	41.44	42.36	21.29	29.03	27.21	43.01
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.55	(3.53)	(0.62)	(1.33)	(0.54)	(2.12)	(0.90)	0.24	0.01
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.67	(0.68)	(0.11)	(0.29)	(0.15)	(0.84)	(0.32)	0.09	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.15	(3.34)	(0.49)	(1.35)	(0.67)	(4.32)	(1.65)	0.48	0.03
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	15.88	7.92	9.16	6.90	5.36	2.79	3.34	3.11	2.94
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.34	2.98	3.40	2.62	2.12	1.53	1.78	1.66	1.58
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	8.53	4.95	5.76	4.28	3.25	1.26	1.56	1.45	1.36

