



BANCO SANTANDER (PANAMÀ), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	14,816,641.70	5,985,888.27	9,262,130.99	4,879,363.63	5,707,648.75
Depósitos Internos en Bancos	1,946,521.59	1,915,580.34	1,973,218.28	1,972,065.55	1,967,746.21
A la Vista	151,780.16	120,838.91	178,476.85	177,324.12	173,004.78
A Plazo	1,794,741.43	1,794,741.43	1,794,741.43	1,794,741.43	1,794,741.43
Depósitos Externos en Bancos	12,870,120.11	4,069,807.93	7,288,412.71	2,906,798.08	3,739,902.54
A la Vista	153,843.11	304,960.93	167,212.71	329,198.08	322,202.54
A Plazo	12,716,277.00	3,764,847.00	7,121,200.00	2,577,600.00	3,417,700.00
Otros	0.00	500.00	500.00	500.00	0.00
CARTERA CREDITICIA NETA	8,668,067.14	16,691,176.92	13,285,338.55	18,255,618.84	18,999,145.31
Interna	0.00	0.00	0.00	0.00	0.00
Externa	8,755,623.37	16,859,774.63	13,377,109.63	18,397,594.74	19,148,631.57
Menos Provisiones	87,556.23	168,597.71	91,771.08	141,975.90	149,486.26
Interna	0.00	0.00	0.00	0.00	0.00
Externa	87,556.23	168,597.71	91,771.08	141,975.90	149,486.26
INVERSIONES EN VALORES NETA	518,302.35	331,501.23	439,760.97	521,132.67	491,768.10
Internas	518,302.35	331,501.23	439,760.97	521,132.67	491,768.10
Externas	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	27,760,605.24	27,911,222.11	27,803,408.67	27,857,470.42	27,898,981.22



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Internos	27,691,354.24	27,733,075.35	27,715,583.02	27,769,270.96	27,777,772.68
Externos	69,251.00	178,146.76	87,825.65	88,199.46	121,208.54
ACTIVO TOTAL NETO	51,763,616.43	50,919,788.53	50,790,639.18	51,513,585.56	53,097,543.38
DEPOSITOS	11,579,442.90	12,544,906.74	12,340,482.98	13,031,004.71	14,633,620.07
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	11,579,442.90	12,544,906.74	12,340,482.98	13,031,004.71	14,633,620.07
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	11,352,463.28	11,380,000.86	10,559,080.84	10,686,762.00	11,258,561.84
A la Vista	4,084,918.74	3,810,923.03	3,330,505.50	3,253,969.41	3,629,705.40
A Plazo	7,122,898.10	7,023,835.02	7,025,403.64	7,115,970.70	7,097,556.22
De Ahorros	144,646.44	545,242.81	203,171.70	316,821.89	531,300.22
De Bancos	226,979.62	1,164,905.88	1,781,402.14	2,344,242.71	3,375,058.23
A la Vista	226,979.62	1,164,905.88	1,781,402.14	2,344,242.71	3,375,058.23
A Plazo	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	27,773,129.51	27,883,586.07	27,783,268.84	27,822,395.48	27,793,639.40
Internos	27,593,783.12	27,601,019.21	27,607,275.65	27,629,957.43	27,622,811.25
Externos	179,346.39	282,566.86	175,993.19	192,438.05	170,828.15
PATRIMONIO	12,411,044.02	10,491,295.72	10,666,887.36	10,660,185.37	10,670,283.91
Capital	3,942,100.00	3,942,100.00	3,942,100.00	3,942,100.00	3,942,100.00
Reservas de Capital	6,549,538.87	6,549,538.87	6,549,538.87	6,549,538.87	6,549,538.87
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	1,636,963.31	-95,983.87	-28,651.97	-116,725.66	-77,262.55
Gan/Perd en Inv. Dis. para la Venta	282,441.84	95,640.72	203,900.46	285,272.16	255,907.59
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	51,763,616.43	50,919,788.53	50,790,639.18	51,513,585.56	53,097,543.38