

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	53,097.54	57,348.80	58,480.78	56,809.95	65,071.71	59,926.85	55,858.71	58,000.98	56,997.45
ACTIVOS LIQUIDOS	5,707.65	3,698.36	5,569.89	5,048.57	11,565.83	7,133.83	6,026.07	4,501.09	9,623.14
TOTAL DE PRESTAMOS	18,999.15	25,392.56	24,691.34	23,869.83	25,631.54	24,857.40	21,895.73	25,577.73	19,453.68
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	18,999.15	25,392.56	24,691.34	23,869.83	25,631.54	24,857.40	21,895.73	25,577.73	19,453.68
TOTAL DE INVERSIONES	491.77	341.60	297.11	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	14,633.62	18,979.02	20,210.42	18,553.00	26,890.46	21,906.97	17,930.73	20,155.29	19,136.50
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	14,633.62	18,979.02	20,210.42	18,553.00	26,890.46	21,906.97	17,930.73	20,155.29	19,136.50
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	11,258.56	14,541.55	15,396.35	12,938.93	21,275.26	17,788.07	12,811.18	14,535.11	16,326.50
DEPOSITOS DE BANCOS	3,375.06	4,437.48	4,814.07	5,614.07	5,615.20	4,118.90	5,119.55	5,620.18	2,810.00
PATRIMONIO TOTAL	10,670.28	10,484.17	10,465.75	10,451.99	10,417.23	10,339.88	10,241.72	10,140.28	10,138.31
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	52,430.58	54,134.29	54,635.71	54,161.77	59,084.63	58,637.82	57,169.74	57,405.47	61,034.58
ACTIVOS GENERADORES DE INGRESOS	14,338.64	21,378.42	19,356.77	21,323.29	22,561.23	25,295.78	23,442.09	24,723.78	22,542.61
TOTAL DE PRESTAMOS	13,833.61	21,041.87	18,988.34	21,062.73	22,315.34	25,124.98	23,293.53	24,723.78	22,542.61
TOTAL DE INVERSIONES	505.04	336.55	368.44	260.57	245.88	170.80	148.56	0.00	0.00
PATRIMONIO TOTAL	11,540.66	10,487.73	10,566.32	10,556.09	10,543.76	10,412.02	10,353.74	10,296.14	10,277.77
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	769.02	149.32	323.10	496.61	662.62	180.94	355.47	537.85	741.87
EGRESOS DE OPERACIONES	303.44	81.72	172.11	265.22	356.77	102.13	193.00	280.86	370.68
INGRESO NETO DE INTERESES	465.58	67.60	150.99	231.40	305.85	78.80	162.47	256.99	371.19

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OTROS INGRESOS	273.04	153.64	214.52	462.07	479.94	7.85	15.41	22.88	32.21
INGRESO DE OPERACIONES	738.61	221.24	365.51	693.47	785.79	86.66	177.88	279.87	403.40
EGRESOS GENERALES	640.07	233.36	309.19	468.59	620.50	171.82	348.50	527.77	714.22
UTILIDAD ANTES DE PROVISIONES	98.54	(12.12)	56.32	224.88	165.29	(85.17)	(170.62)	(247.90)	(310.82)
UTILIDAD DEL PERIODO	(77.26)	(113.22)	(87.15)	37.62	2.85	(77.35)	(175.50)	(276.95)	(278.91)
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	149.49	201.94	194.06	185.66	160.84	153.02	165.72	189.88	128.93
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 (%)	0.79	0.80	0.79	0.78	0.63	0.62	0.76	0.74	0.66
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	20.10	18.28	17.90	18.40	16.01	17.25	18.34	17.48	17.79
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	54.74	40.74	41.88	43.79	40.64	41.60	46.77	39.64	52.12
PATRIMONIO / PRESTAMOS TOTALES (%)	56.16	41.29	42.39	43.79	40.64	41.60	46.77	39.64	52.12
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 (%)	39.00	19.49	27.56	27.21	43.01	32.56	33.61	22.33	50.29
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.75	6.45	9.52	8.89	17.77	11.90	10.79	7.76	16.88
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.36	21.29	29.03	27.21	43.01	32.56	33.61	22.33	50.29
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.54)	(2.12)	(0.90)	0.24	0.01	(1.22)	(1.50)	(1.49)	(1.24)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.15)	(0.84)	(0.32)	0.09	0.00	(0.53)	(0.61)	(0.64)	(0.46)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(0.67)	(4.32)	(1.65)	0.48	0.03	(2.97)	(3.39)	(3.59)	(2.71)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.36	2.79	3.34	3.11	2.94	2.86	3.03	2.90	3.29
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.12	1.53	1.78	1.66	1.58	1.61	1.65	1.51	1.64
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.25	1.26	1.56	1.45	1.36	1.25	1.39	1.39	1.65

