

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	65,071.71	59,926.85	55,858.71	58,000.98	56,997.45	52,354.73	50,062.46	61,363.28	69,877.12
ACTIVOS LIQUIDOS	11,565.83	7,133.83	6,026.07	4,501.09	9,623.14	18,581.68	16,674.02	15,400.09	5,773.78
TOTAL DE PRESTAMOS	25,631.54	24,857.40	21,895.73	25,577.73	19,453.68	5,841.35	5,489.28	18,056.66	36,118.38
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	25,631.54	24,857.40	21,895.73	25,577.73	19,453.68	5,841.35	5,489.28	18,056.66	36,118.38
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	26,890.46	21,906.97	17,930.73	20,155.29	19,136.50	14,408.24	12,348.01	13,925.53	12,557.72
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	26,890.46	21,906.97	17,930.73	20,155.29	19,136.50	14,408.24	12,348.01	13,925.53	12,557.72
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	21,275.26	17,788.07	12,811.18	14,535.11	16,326.50	14,408.24	12,348.01	13,925.53	12,557.72
DEPOSITOS DE BANCOS	5,615.20	4,118.90	5,119.55	5,620.18	2,810.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	10,417.23	10,339.88	10,241.72	10,140.28	10,138.31	10,144.22	9,977.32	19,712.42	29,567.13
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	59,084.63	58,637.82	57,169.74	57,405.47	61,034.58	56,140.79	52,960.58	59,682.13	63,437.29
ACTIVOS GENERADORES DE INGRESOS	22,561.23	25,295.78	23,442.09	24,723.78	22,542.61	15,349.37	13,692.50	21,817.20	27,786.03
TOTAL DE PRESTAMOS	22,315.34	25,124.98	23,293.53	24,723.78	22,542.61	15,349.37	13,692.50	21,817.20	27,786.03
TOTAL DE INVERSIONES	245.88	170.80	148.56	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	10,543.76	10,412.02	10,353.74	10,296.14	10,277.77	10,242.05	10,109.52	14,926.35	19,852.72
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	662.62	180.94	355.47	537.85	741.87	134.04	228.92	356.00	689.72
EGRESOS DE OPERACIONES	356.77	102.13	193.00	280.86	370.68	88.09	174.97	262.69	349.89
INGRESO NETO DE INTERESES	305.85	78.80	162.47	256.99	371.19	45.95	53.95	93.31	339.83

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OTROS INGRESOS	479.94	7.85	15.41	22.88	32.21	8.98	15.41	21.52	29.10
INGRESO DE OPERACIONES	785.79	86.66	177.88	279.87	403.40	54.93	69.36	114.84	368.93
EGRESOS GENERALES	620.50	171.82	348.50	527.77	714.22	174.40	359.28	542.73	759.67
UTILIDAD ANTES DE PROVISIONES	165.29	(85.17)	(170.62)	(247.90)	(310.82)	(119.47)	(289.93)	(427.89)	(390.74)
UTILIDAD DEL PERIODO	2.85	(77.35)	(175.50)	(276.95)	(278.91)	5.91	(160.99)	(425.90)	(571.19)
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	160.84	153.02	165.72	189.88	128.93	3.56	0.00	126.94	309.38
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 (%)	0.63	0.62	0.76	0.74	0.66	0.06	0.00	0.70	0.86
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	16.01	17.25	18.34	17.48	17.79	19.38	19.93	32.12	42.31
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	40.64	41.60	46.77	39.64	52.12	173.66	181.76	109.17	81.86
PATRIMONIO / PRESTAMOS TOTALES (%)	40.64	41.60	46.77	39.64	52.12	173.66	181.76	109.17	81.86
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 (%)	43.01	32.56	33.61	22.33	50.29	128.97	135.03	110.59	45.98
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.77	11.90	10.79	7.76	16.88	35.49	33.31	25.10	8.26
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.01	32.56	33.61	22.33	50.29	128.97	135.03	110.59	45.98
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.01	(1.22)	(1.50)	(1.49)	(1.24)	0.15	(2.35)	(2.60)	(2.06)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.00	(0.53)	(0.61)	(0.64)	(0.46)	0.04	(0.61)	(0.95)	(0.90)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	0.03	(2.97)	(3.39)	(3.59)	(2.71)	0.23	(3.18)	(3.80)	(2.88)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.94	2.86	3.03	2.90	3.29	3.49	3.34	2.18	2.48
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.58	1.61	1.65	1.51	1.64	2.30	2.56	1.61	1.26
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.36	1.25	1.39	1.39	1.65	1.20	0.79	0.57	1.22

