

**BANCO SANTANDER ( PANAMÀ ), S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2017**  
**( En Miles de Balboas)**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	219,951.83	192,497.51	211,695.35	149,981.70	140,157.38	100,117.90	88,573.64	89,284.00	74,397.60
ACTIVOS LIQUIDOS	7,515.32	6,326.19	3,194.02	3,164.62	1,762.77	904.94	1,548.59	1,554.39	2,156.23
TOTAL DE PRESTAMOS	183,092.95	156,823.95	176,132.62	115,232.46	107,781.34	69,030.88	56,563.48	57,255.85	42,427.62
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	183,092.95	156,823.95	176,132.62	115,232.46	107,781.34	69,030.88	56,563.48	57,255.85	42,427.62
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	87,519.36	57,989.86	76,994.43	63,468.22	52,441.25	31,330.97	19,192.15	19,760.01	4,632.25
LOCALES	14,500.00	17,500.00	17,500.00	17,500.00	17,500.00	14,500.00	7,250.00	7,286.05	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	14,500.00	17,500.00	17,500.00	17,500.00	17,500.00	14,500.00	7,250.00	7,286.05	0.00
EXTRANJEROS	73,019.36	40,489.86	59,494.43	45,968.22	34,941.25	16,830.97	11,942.15	12,473.97	4,632.25
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	12,624.74	12,371.81	12,931.62	12,335.26	1,905.53	1,905.77	1,906.01	1,906.25	1,906.49
DEPOSITOS DE BANCOS	60,394.62	28,118.05	46,562.81	33,632.96	33,035.73	14,925.21	10,036.14	10,567.72	2,725.76
PATRIMONIO TOTAL	103,615.44	104,959.01	106,193.48	57,966.81	59,472.92	40,846.46	41,298.41	41,556.47	41,965.62
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	215,065.04	200,431.09	216,835.38	165,713.40	180,054.60	146,307.71	150,134.49	119,632.85	107,277.49
ACTIVOS GENERADORES DE INGRESOS	179,573.52	160,384.10	177,783.69	131,724.55	145,437.15	112,927.42	116,348.05	86,244.15	75,104.48
TOTAL DE PRESTAMOS	179,573.52	160,384.10	177,783.69	131,724.55	145,437.15	112,927.42	116,348.05	86,244.15	75,104.48
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	101,762.55	102,919.12	104,035.98	80,296.07	81,544.18	72,902.74	73,745.94	49,761.64	50,719.27
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	6,616.38	1,812.30	3,553.03	5,346.61	6,683.11	1,045.21	1,787.44	2,535.24	3,140.32
EGRESOS DE OPERACIONES	1,156.05	182.57	543.43	871.92	1,220.58	427.55	524.42	620.78	653.16

INGRESO NETO DE INTERESES	5,460.33	1,629.72	3,009.61	4,474.69	5,462.53	617.66	1,263.02	1,914.46	2,487.16
OTROS INGRESOS	329.19	162.96	514.79	717.13	1,459.48	193.83	304.25	406.87	512.06
INGRESO DE OPERACIONES	5,789.51	1,792.68	3,524.40	5,191.82	6,922.01	811.49	1,567.28	2,321.33	2,999.22
EGRESOS GENERALES	1,984.90	520.39	957.90	1,386.21	1,684.89	398.13	770.97	1,208.76	1,583.77
UTILIDAD ANTES DE PROVISIONES	3,804.62	1,272.29	2,566.50	3,805.61	5,237.13	413.37	796.31	1,112.56	1,415.45
UTILIDAD DEL PERIODO	3,691.11	1,343.57	2,578.04	4,351.37	5,857.48	673.54	1,125.49	1,383.55	1,792.70
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	1,317.29	1,246.01	1,305.75	771.53	696.94	436.76	367.76	425.95	319.69
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 (%)	0.72	0.79	0.74	0.67	0.65	0.63	0.65	0.74	0.75
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	47.11	54.52	50.16	38.65	42.43	40.80	46.63	46.54	56.41
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	56.59	66.93	60.29	50.30	55.18	59.17	73.01	72.58	98.91
PATRIMONIO / PRESTAMOS TOTALES (%)	56.59	66.93	60.29	50.30	55.18	59.17	73.01	72.58	98.91
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 (%)	8.59	10.91	4.15	4.99	3.36	2.89	8.07	7.87	46.55
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	3.42	3.29	1.51	2.11	1.26	0.90	1.75	1.74	2.90
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	8.59	10.91	4.15	4.99	3.36	2.89	8.07	7.87	46.55
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.06	3.35	2.90	4.40	4.03	2.39	1.93	2.14	2.39
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.72	2.68	2.38	3.50	3.25	1.84	1.50	1.54	1.67
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.63	5.22	4.96	7.23	7.18	3.70	3.05	3.71	3.53
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.68	4.52	4.00	5.41	4.60	3.70	3.07	3.92	4.18
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.64	0.46	0.61	0.88	0.84	1.51	0.90	0.96	0.87
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.04	4.06	3.39	4.53	3.76	2.19	2.17	2.96	3.31
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	34.28	29.03	27.18	26.70	24.34	49.06	49.19	52.07	52.81
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.18	0.41	0.58	0.73	1.00	0.69	0.52	0.63	0.68
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	10.00	10.00	10.00	7.00	7.00	6.00	6.00	6.00	6.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	18,309.30	15,682.40	17,613.26	16,461.78	15,397.33	11,505.15	9,427.25	9,542.64	7,071.27
DEPOSITOS TOTALES / EMPLEADOS	8,751.94	5,798.99	7,699.44	9,066.89	7,491.61	5,221.83	3,198.69	3,293.34	772.04
UTILIDAD NETA / EMPLEADOS	369.11	134.36	257.80	621.62	836.78	112.26	187.58	230.59	298.78
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	4.65	(7.62)	(4.63)	(17.34)	(36.28)	(47.99)	(58.16)	(40.47)	(46.92)

