

**Banco Santander ( Panamá ), S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2010 A DICIEMBRE 2011**



	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	11,565,825.80	7,133,833.51	6,026,071.08	4,501,085.97	9,623,137.05
DEPÓSITOS INTERNOS EN BANCOS	2,100,536.24	2,010,818.39	2,025,235.27	2,039,665.81	1,994,707.16
A LA VISTA	305,794.81	216,076.96	230,493.84	244,924.38	199,965.73
A PLAZO	1,794,741.43	1,794,741.43	1,794,741.43	1,794,741.43	1,794,741.43
DEPÓSITOS INTERNOS EN BANCOS	9,465,289.56	5,122,515.12	4,000,335.81	2,460,920.16	7,628,429.89
A LA VISTA	330,289.56	304,115.12	321,035.81	260,620.16	271,529.89
A PLAZO	9,135,000.00	4,818,400.00	3,679,300.00	2,200,300.00	7,356,900.00
OTROS	0.00	500.00	500.00	500.00	0.00
CARTERA CREDITICIA NETA	25,631,540.26	24,857,399.46	21,895,728.56	25,577,733.14	19,453,683.81
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	25,792,378.06	25,010,417.50	22,061,450.11	25,767,616.37	19,582,617.13
MENOS PROVISIONES	(160,837.80)	(153,018.04)	(165,721.55)	(189,883.23)	(128,933.32)
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	(160,837.80)	(153,018.04)	(165,721.55)	(189,883.23)	(128,933.32)
INVERSIONES EN VALORES NETA	0.00	0.00	0.00	0.00	0.00
INTERNAS	0.00	0.00	0.00	0.00	0.00
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	27,874,343.83	27,935,613.79	27,936,907.20	27,922,161.30	27,920,630.67
INTERNOS	27,762,371.43	27,829,221.85	27,818,007.31	27,818,529.87	27,778,459.39
EXTERNOS	111,972.40	106,391.94	118,899.89	103,631.43	142,171.28
ACTIVO TOTAL NETO	65,071,709.89	59,926,846.76	55,858,706.84	58,000,980.41	56,997,451.53
DEPOSITOS	26,890,457.00	21,906,967.34	17,930,734.30	20,155,294.00	19,136,503.42
INTERNOS	0.00	0.00	0.00	0.00	0.00
OFICIALES	0.00	0.00	0.00	0.00	0.00

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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	26,890,457.00	21,906,967.34	17,930,734.30	20,155,294.00	19,136,503.42
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	21,275,255.30	17,788,066.64	12,811,183.54	14,535,110.39	16,326,503.42
A LA VISTA	8,065,311.50	5,212,181.53	4,434,423.53	4,955,381.24	6,820,808.11
A PLAZO	12,617,312.27	12,048,735.08	7,797,892.62	8,999,283.31	8,999,922.01
DE AHORROS	592,631.53	527,150.03	578,867.39	580,445.84	505,773.30
DE BANCOS	5,615,201.70	4,118,900.70	5,119,550.76	5,620,183.61	2,810,000.00
A LA VISTA	5,615,201.70	4,118,900.70	5,119,550.76	5,620,183.61	2,810,000.00
A PLAZO	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	27,764,026.54	27,680,001.11	27,686,248.07	27,705,408.86	27,722,635.16
INTERNOS	27,575,613.51	27,492,953.99	27,500,465.23	27,533,134.12	27,531,610.08
EXTERNOS	188,413.03	187,047.12	185,782.84	172,274.74	191,025.08
PATRIMONIO	10,417,226.35	10,339,878.31	10,241,724.47	10,140,277.55	10,138,312.95
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	(74,412.52)	(151,760.56)	(249,914.40)	(351,361.32)	(353,325.92)

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	0.00	0.00	0.00	0.00	0.00
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	65,071,709.89	59,926,846.76	55,858,706.84	58,000,980.41	56,997,451.53