

Data for trailing four quarters

For the definition of a financial field, select the field name below.

Performance Ratios (%)	SBP	Peer Median	Peer Average
ROAA	0.23	(0.84)	(0.73)
ROAE	3.02	(14.80)	(11.88)
Net Interest Margin	5.09	1.99	2.07
Efficiency Ratio	59.26	79.46	82.07
Loans / Deposits	124.94	92.94	96.40
Asset Quality Ratios (%)			
NPAs / Assets	4.17	9.38	9.77
NCOs / Avg Loans	2.57	1.77	1.75
Reserves / Loans	3.50	2.58	2.98
Reserves / NPAs	68.36	16.05	24.27
Capital Ratios (%)			
Tier 1 Capital	10.11	9.99	11.28
Tangible Equity / Tangible Assets	6.51	7.28	6.74
Total Equity / Total Assets	8.42	7.28	6.40
Market Ratios			
Price / Earnings (x)	34.00	11.09	11.09
Price / Book (%)	99.19	29.38	35.50
Dividend Yield (%)	0.00	0.00	0.21

Santander BanCorp's peer group consists of the following: Doral Financial Corporation (DRL), EuroBancshares, Inc. (EUBK), First BanCorp. (FBP), Oriental Financial Group Inc. (OFG), Popular, Inc. (BPOP), R & G Financial Corporation (RGFC), W Holding Company, Inc. (WHI)

Santander BanCorp's financial data is as of 9/30/2009.

Peer financial data is as of 12/31/2009 except for these companies:

EuroBancshares, Inc.'s financial data is as of 9/30/2009.

R & G Financial Corporation's financial data is as of 12/31/2007.

W Holding Company, Inc.'s financial data is as of 9/30/2009.