

**ST. GEORGES BANK & COMPANY, INC.**  
**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	572,955.30	576,753.70	573,130.38	589,916.52	599,230.75	608,687.21	610,390.37	600,344.98	589,802.51
ACTIVOS LIQUIDOS	56,579.98	47,422.52	35,010.01	36,548.25	44,863.02	32,733.65	30,079.39	28,225.99	24,596.19
TOTAL DE PRESTAMOS	376,432.07	387,779.67	395,645.07	414,177.54	410,593.83	400,392.57	409,382.08	375,509.89	409,510.71
LOCALES	59,588.70	63,550.22	69,427.13	74,024.93	79,564.39	82,320.29	89,011.89	97,723.60	104,851.88
EXTRANJEROS	316,843.37	324,229.45	326,217.94	340,152.61	331,029.44	318,072.28	320,370.19	277,786.29	304,658.82
TOTAL DE INVERSIONES	114,715.26	115,099.38	117,442.62	113,146.97	116,988.24	147,494.71	143,371.71	169,722.03	125,539.15
TOTAL DE DEPOSITOS	524,045.63	525,187.89	519,017.41	531,683.81	544,108.02	551,851.23	554,230.35	536,953.18	525,433.55
LOCALES	97,913.99	84,679.39	88,724.59	89,036.82	94,563.58	103,365.32	99,310.32	101,672.51	111,963.50
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	97,913.99	84,679.39	88,724.59	89,036.82	94,563.58	103,365.32	99,310.32	101,672.51	111,963.50
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	426,131.63	440,508.50	430,292.82	442,646.98	449,544.44	448,485.91	454,920.03	435,280.68	413,470.05
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	414,602.82	423,577.14	419,001.47	433,756.59	442,297.04	442,684.14	448,509.18	410,826.99	407,597.83
DEPOSITOS DE BANCOS	11,528.82	16,931.36	11,291.35	8,890.40	7,247.40	5,801.77	6,410.84	24,453.69	5,872.22
PATRIMONIO TOTAL	38,758.05	40,381.13	42,353.60	46,262.83	45,499.51	43,834.80	45,866.35	49,849.30	50,135.94
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	506,232.37	508,401.75	517,890.47	552,069.72	586,093.02	592,720.46	591,760.37	595,130.75	594,516.63
ACTIVOS GENERADORES DE INGRESOS	426,869.85	444,345.91	444,926.53	477,049.35	509,364.70	525,383.17	532,920.74	536,278.21	531,315.96
TOTAL DE PRESTAMOS	345,718.77	348,401.87	346,189.36	360,046.60	393,512.95	394,086.12	402,513.58	394,843.72	410,052.27
TOTAL DE INVERSIONES	81,151.08	95,944.04	98,737.17	117,002.74	115,851.75	131,297.05	130,407.17	141,434.50	121,263.70
PATRIMONIO TOTAL	36,310.74	37,428.93	38,822.65	41,719.45	42,128.78	42,107.96	44,109.98	48,056.07	47,817.73
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	44,053.40	11,786.39	23,794.20	36,431.74	49,270.56	12,628.49	25,329.83	38,377.37	50,604.29
EGRESOS DE OPERACIONES	27,510.30	8,093.70	15,997.81	23,885.71	31,867.18	7,774.13	15,357.66	22,512.39	29,281.69
INGRESO NETO DE INTERESES	16,543.10	3,692.69	7,796.39	12,546.03	17,403.38	4,854.36	9,972.17	15,864.99	21,322.61

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OTROS INGRESOS	13,762.86	3,035.58	6,102.95	9,395.97	13,131.98	3,191.07	7,230.54	11,782.41	15,619.21
INGRESO DE OPERACIONES	30,305.96	6,728.27	13,899.34	21,942.01	30,535.36	8,045.43	17,202.70	27,647.39	36,941.82
EGRESOS GENERALES	17,861.82	4,747.37	10,150.72	14,608.42	19,414.72	5,169.31	10,617.07	16,064.21	22,563.12
UTILIDAD ANTES DE PROVISIONES	12,444.14	1,980.90	3,748.62	7,333.58	11,120.64	2,876.12	6,585.63	11,583.18	14,378.70
UTILIDAD DEL PERIODO	5,231.04	1,307.13	1,700.52	4,265.84	7,003.56	1,843.59	3,722.54	7,619.36	9,245.19
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,553.12	2,884.44	2,725.62	2,608.09	2,731.39	2,249.63	2,208.57	1,980.70	2,976.61
TOTAL PROVISIONES PARA PRESTAMOS	2,499.30	2,103.40	2,239.66	2,377.76	2,412.52	2,529.00	3,151.93	3,347.08	3,705.85
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.68	0.74	0.69	0.63	0.67	0.56	0.54	0.53	0.73
PROVISIONES / PRESTAMOS VENCIDOS (%)	97.89	72.92	82.17	91.17	88.33	112.42	142.71	168.98	124.50
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.66	0.54	0.57	0.57	0.59	0.63	0.77	0.89	0.90
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.76	7.00	7.39	7.84	7.59	7.20	7.51	8.30	8.50
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	7.89	8.03	8.25	8.77	8.62	8.00	8.30	9.14	9.37
PATRIMONIO / PRESTAMOS TOTALES (%)	10.30	10.41	10.70	11.17	11.08	10.95	11.20	13.28	12.24
INDICE DE ADECUACION DE CAPITAL	11.49	12.22	11.99	12.26	12.92	12.62	12.51	14.31	12.61
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	10.80	9.03	6.75	6.87	8.25	5.93	5.43	5.26	4.68
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.88	8.22	6.11	6.20	7.49	5.38	4.93	4.70	4.17
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	32.69	30.95	29.37	28.15	29.75	32.66	31.30	36.87	28.57
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.23	1.18	0.76	1.19	1.37	1.40	1.40	1.89	1.74
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.03	1.03	0.66	1.03	1.19	1.24	1.26	1.71	1.56
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.41	13.97	8.76	13.63	16.62	17.51	16.88	21.14	19.33
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.32	10.61	10.70	10.18	9.67	9.61	9.51	9.54	9.52
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.44	7.29	7.19	6.68	6.26	5.92	5.76	5.60	5.51
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.88	3.32	3.50	3.51	3.42	3.70	3.74	3.94	4.01



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ZONA LIBRE	6.64	6.81	7.00	4.99	4.56	5.32	8.08	8.13	7.94
RESTO DEL PAIS	0.00	0.00	0.00	0.00	7.93	7.93	8.05	8.47	8.42
AL POR MENOR	10.44	10.59	9.40	8.03	6.97	6.84	7.34	7.72	7.98
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	10.50	8.50	8.50	8.50	8.50	0.00
PRESTAMO PERSONAL	9.92	10.13	9.65	10.15	9.76	8.63	9.21	9.23	9.53
TARJETA DE CREDITO	11.50	11.50	23.45	23.67	23.21	22.96	22.93	22.11	21.58
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.46	4.68	4.24	4.14	4.31	3.76	4.12	4.11	3.94
PERSONA JURIDICA	5.34	5.08	4.59	4.30	4.25	3.82	4.11	3.82	3.85