

**ST. GEORGES BANK & COMPANY, INC.**  
**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	599,230.75	608,687.21	610,390.37	600,344.98	589,807.51	707,358.56	709,811.22	759,638.25	910,914.51
ACTIVOS LIQUIDOS	44,863.02	32,733.65	30,079.39	28,225.99	24,596.19	34,484.77	30,091.63	39,660.20	39,954.85
TOTAL DE PRESTAMOS	410,593.83	400,392.57	409,382.08	375,509.89	413,510.65	531,730.22	554,356.85	590,941.50	707,547.64
LOCALES	79,564.39	82,320.29	89,011.89	97,723.60	104,851.88	108,817.23	123,193.75	144,438.75	153,822.29
EXTRANJEROS	331,029.44	318,072.28	320,370.19	277,786.29	308,658.77	422,912.98	431,163.10	446,502.75	553,725.35
TOTAL DE INVERSIONES	116,988.24	147,494.71	143,371.71	169,722.03	121,544.15	110,798.85	98,185.40	99,755.91	125,487.66
TOTAL DE DEPOSITOS	544,108.02	551,851.23	554,230.35	536,953.18	525,433.55	639,150.09	644,516.13	688,532.72	837,231.23
LOCALES	94,563.58	103,365.32	99,310.32	101,672.51	111,963.50	110,509.03	111,073.20	121,950.44	149,941.26
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	94,563.58	103,365.32	99,310.32	101,672.51	111,963.50	110,509.03	111,073.20	121,950.44	149,941.26
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	449,544.44	448,485.91	454,920.03	435,280.68	413,470.05	528,641.06	533,442.93	566,582.28	687,289.97
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	442,297.04	442,684.14	448,509.18	410,826.99	407,597.83	517,229.21	519,977.10	552,483.31	677,486.89
DEPOSITOS DE BANCOS	7,247.40	5,801.77	6,410.84	24,453.69	5,872.22	11,411.85	13,465.83	14,098.97	9,803.08
PATRIMONIO TOTAL	45,499.51	43,834.80	45,866.35	49,849.30	50,042.83	49,944.62	52,247.91	53,409.95	55,731.03
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	586,093.02	592,720.46	591,760.37	595,130.75	594,519.13	658,022.89	660,100.79	679,991.62	750,361.01
ACTIVOS GENERADORES DE INGRESOS	509,364.70	525,383.17	532,920.74	536,278.21	531,318.44	595,208.17	602,648.03	617,964.66	684,045.05
TOTAL DE PRESTAMOS	393,512.95	394,086.12	402,513.58	394,843.72	412,052.24	466,061.40	481,869.47	483,225.69	560,529.15
TOTAL DE INVERSIONES	115,851.75	131,297.05	130,407.17	141,434.50	119,266.20	129,146.78	120,778.56	134,738.97	123,515.90
PATRIMONIO TOTAL	42,128.78	42,107.96	44,109.98	48,056.07	47,771.17	46,889.71	49,057.13	51,629.62	52,886.93
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	49,270.56	12,628.49	25,329.83	38,377.37	50,604.29	12,598.94	26,158.76	40,481.91	55,688.94
EGRESOS DE OPERACIONES	31,867.18	7,774.13	15,357.66	22,512.39	29,281.69	6,874.62	14,291.10	22,271.15	31,159.96
INGRESO NETO DE INTERESES	17,403.38	4,854.36	9,972.17	15,864.99	21,322.61	5,724.32	11,867.66	18,210.76	24,528.99

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OTROS INGRESOS	13,131.98	3,191.07	7,230.54	11,782.41	15,619.21	3,822.81	7,975.18	12,946.19	18,344.62
INGRESO DE OPERACIONES	30,535.36	8,045.43	17,202.70	27,647.39	36,941.82	9,547.13	19,842.84	31,156.95	42,873.61
EGRESOS GENERALES	19,414.72	5,169.31	10,617.07	16,064.21	23,086.38	6,365.95	13,592.09	20,748.49	28,064.33
UTILIDAD ANTES DE PROVISIONES	11,120.64	2,876.12	6,585.63	11,583.18	13,855.44	3,181.18	6,250.75	10,408.46	14,809.28
UTILIDAD DEL PERIODO	7,003.56	1,843.59	3,722.54	7,619.36	8,721.93	1,937.93	3,876.66	6,964.58	10,014.61
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	2,731.39	2,249.63	2,208.57	1,980.70	2,976.61	2,519.34	2,545.81	3,043.25	3,721.94
TOTAL PROVISIONES PARA PRESTAMOS	2,412.52	2,529.00	3,151.93	3,347.08	3,705.85	3,850.78	3,828.93	3,767.02	3,517.02
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.67	0.56	0.54	0.53	0.72	0.47	0.46	0.51	0.53
PROVISIONES / PRESTAMOS VENCIDOS (%)	88.33	112.42	142.71	168.98	124.50	152.85	150.40	123.78	94.49
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.59	0.63	0.77	0.89	0.90	0.72	0.69	0.64	0.50
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	7.59	7.20	7.51	8.30	8.48	7.06	7.36	7.03	6.12
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.62	8.00	8.30	9.14	9.35	7.77	8.01	7.73	6.69
PATRIMONIO / PRESTAMOS TOTALES (%)	11.08	10.95	11.20	13.28	12.10	9.39	9.42	9.04	7.88
INDICE DE ADECUACION DE CAPITAL	12.92	12.62	12.51	14.31	12.61	12.37	12.04	11.37	11.36
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	8.25	5.93	5.43	5.26	4.68	5.40	4.67	5.76	4.77
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	7.49	5.38	4.93	4.70	4.17	4.88	4.24	5.22	4.39
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	29.75	32.66	31.30	36.87	27.81	22.73	19.90	20.25	19.76
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.37	1.40	1.40	1.89	1.64	1.30	1.29	1.50	1.46
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.19	1.24	1.26	1.71	1.47	1.18	1.17	1.37	1.33
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.62	17.51	16.88	21.14	18.26	16.53	15.80	17.99	18.94
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.67	9.61	9.51	9.54	9.52	8.47	8.68	8.73	8.14
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.26	5.92	5.76	5.60	5.51	4.62	4.74	4.81	4.56
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.42	3.70	3.74	3.94	4.01	3.85	3.94	3.93	3.59



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ZONA LIBRE	4.56	5.32	8.08	8.13	7.94	8.40	7.50	7.50	7.68
RESTO DEL PAIS	7.93	7.93	8.05	8.47	8.42	8.43	8.01	7.15	7.41
AL POR MENOR	6.97	6.84	7.34	7.72	7.98	8.30	9.14	10.96	10.02
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	9.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	8.50	8.50	8.50	8.50	0.00	0.00	6.90	7.09	6.86
PRESTAMO PERSONAL	9.76	8.63	9.21	9.23	9.53	9.81	8.97	8.70	8.11
TARJETA DE CREDITO	23.21	22.96	22.93	22.11	21.58	22.67	21.69	23.13	21.14
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.31	3.76	4.12	4.11	3.94	3.93	3.81	3.96	3.86
PERSONA JURIDICA	4.25	3.82	4.11	3.82	3.85	3.66	3.86	4.07	4.16