

ST. GEORGES BANK & COMPANY, INC.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

| | 2011 | 2012 | | | | 2013 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 589,807.51 | 707,358.56 | 709,811.22 | 759,638.25 | 910,914.51 | 1,023,423.69 | 984,519.63 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 24,596.19 | 34,484.77 | 30,091.63 | 39,660.20 | 39,954.85 | 59,304.53 | 46,564.58 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 413,510.65 | 531,730.22 | 554,356.85 | 590,941.50 | 707,547.64 | 735,669.35 | 731,762.89 | 0.00 | 0.00 |
| LOCALES | 104,851.88 | 108,817.23 | 123,193.75 | 144,438.75 | 153,822.29 | 154,018.17 | 161,370.70 | 0.00 | 0.00 |
| EXTRANJEROS | 308,658.77 | 422,912.98 | 431,163.10 | 446,502.75 | 553,725.35 | 581,651.18 | 570,392.19 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 121,544.15 | 110,798.85 | 98,185.40 | 99,755.91 | 125,487.66 | 192,471.90 | 172,184.16 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 525,433.55 | 639,150.09 | 644,516.13 | 688,532.72 | 837,231.23 | 948,103.35 | 911,909.11 | 0.00 | 0.00 |
| LOCALES | 111,963.50 | 110,509.03 | 111,073.20 | 121,950.44 | 149,941.26 | 162,584.90 | 170,181.39 | 0.00 | 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 | 111,963.50 | 110,509.03 | 111,073.20 | 121,950.44 | 149,941.26 | 162,584.90 | 170,181.39 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 413,470.05 | 528,641.06 | 533,442.93 | 566,582.28 | 687,289.97 | 785,518.46 | 741,727.71 | 0.00 | 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 | 407,597.83 | 517,229.21 | 519,977.10 | 552,483.31 | 677,486.89 | 781,203.99 | 732,839.12 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 5,872.22 | 11,411.85 | 13,465.83 | 14,098.97 | 9,803.08 | 4,314.46 | 8,888.59 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 50,042.83 | 49,944.62 | 52,247.91 | 53,409.95 | 55,731.03 | 56,688.21 | 54,417.39 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 594,519.13 | 658,022.89 | 660,100.79 | 679,991.62 | 750,361.01 | 865,391.12 | 847,165.43 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 531,318.44 | 595,208.17 | 602,648.03 | 617,964.66 | 684,045.05 | 785,335.16 | 778,244.65 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 412,052.24 | 466,061.40 | 481,869.47 | 483,225.69 | 560,529.15 | 633,699.78 | 643,059.87 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 119,266.20 | 129,146.78 | 120,778.56 | 134,738.97 | 123,515.90 | 151,635.37 | 135,184.78 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 47,771.17 | 46,889.71 | 49,057.13 | 51,629.62 | 52,886.93 | 53,316.41 | 53,332.65 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 50,604.29 | 12,598.94 | 26,158.76 | 40,481.91 | 55,688.94 | 16,312.24 | 33,682.77 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 29,281.69 | 6,874.62 | 14,291.10 | 22,271.15 | 31,159.96 | 10,312.28 | 21,413.38 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 21,322.61 | 5,724.32 | 11,867.66 | 18,210.76 | 24,528.99 | 5,999.96 | 12,269.39 | 0.00 | 0.00 |

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| OTROS INGRESOS | 15,619.21 | 3,822.81 | 7,975.18 | 12,946.19 | 18,344.62 | 4,862.85 | 10,269.73 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 36,941.82 | 9,547.13 | 19,842.84 | 31,156.95 | 42,873.61 | 10,862.81 | 22,539.12 | 0.00 | 0.00 |
| EGRESOS GENERALES | 23,086.38 | 6,365.95 | 13,592.09 | 20,748.49 | 28,064.33 | 7,382.99 | 15,300.30 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 13,855.44 | 3,181.18 | 6,250.75 | 10,408.46 | 14,809.28 | 3,479.82 | 7,238.81 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 8,721.93 | 1,937.93 | 3,876.66 | 6,964.58 | 10,014.61 | 1,866.91 | 4,052.82 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 2,976.61 | 2,519.34 | 2,545.81 | 3,043.25 | 3,721.94 | 4,051.06 | 3,629.76 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 3,705.85 | 3,850.78 | 3,828.93 | 3,767.02 | 3,517.02 | 3,437.56 | 3,470.97 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.72 | 0.47 | 0.46 | 0.51 | 0.53 | 0.55 | 0.50 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 124.50 | 152.85 | 150.40 | 123.78 | 94.49 | 84.86 | 95.63 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.90 | 0.72 | 0.69 | 0.64 | 0.50 | 0.47 | 0.47 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 8.48 | 7.06 | 7.36 | 7.03 | 6.12 | 5.54 | 5.53 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 9.35 | 7.77 | 8.01 | 7.73 | 6.69 | 6.11 | 6.02 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 12.10 | 9.39 | 9.42 | 9.04 | 7.88 | 7.71 | 7.44 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 12.61 | 12.37 | 12.04 | 11.37 | 11.36 | 11.23 | 11.88 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 4.68 | 5.40 | 4.67 | 5.76 | 4.77 | 6.26 | 5.11 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 4.17 | 4.88 | 4.24 | 5.22 | 4.39 | 5.79 | 4.73 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 27.81 | 22.73 | 19.90 | 20.25 | 19.76 | 26.56 | 23.99 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.64 | 1.30 | 1.29 | 1.50 | 1.46 | 0.95 | 1.04 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.47 | 1.18 | 1.17 | 1.37 | 1.33 | 0.86 | 0.96 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 18.26 | 16.53 | 15.80 | 17.99 | 18.94 | 14.01 | 15.20 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 9.52 | 8.47 | 8.68 | 8.73 | 8.14 | 8.31 | 8.66 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.51 | 4.62 | 4.74 | 4.81 | 4.56 | 5.25 | 5.50 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 4.01 | 3.85 | 3.94 | 3.93 | 3.59 | 3.06 | 3.15 | 0.00 | 0.00 |

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| ZONA LIBRE | 7.94 | 8.40 | 7.50 | 7.50 | 7.68 | 7.49 | 7.04 | 0.00 | 0.00 |
| RESTO DEL PAIS | 8.42 | 8.43 | 8.01 | 7.15 | 7.41 | 7.33 | 7.31 | 0.00 | 0.00 |
| AL POR MENOR | 7.98 | 8.30 | 9.14 | 10.96 | 10.02 | 9.90 | 9.93 | 0.00 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5.50 | 5.50 | 0.00 | 0.00 |
| PRESTAMO PERSONAL AUTO | 0.00 | 0.00 | 6.90 | 7.09 | 6.86 | 6.72 | 6.70 | 0.00 | 0.00 |
| PRESTAMO PERSONAL | 9.53 | 9.81 | 8.97 | 8.70 | 8.11 | 8.28 | 8.04 | 0.00 | 0.00 |
| TARJETA DE CREDITO | 21.58 | 22.67 | 21.69 | 23.13 | 21.14 | 21.55 | 17.09 | 0.00 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 3.94 | 3.93 | 3.81 | 3.96 | 3.86 | 3.95 | 3.94 | 0.00 | 0.00 |
| PERSONA JURIDICA | 3.85 | 3.66 | 3.86 | 4.07 | 4.16 | 3.48 | 3.72 | 0.00 | 0.00 |