

ST. GEORGES BANK & COMPANY, INC.

**ESTADISTICAS FINANCIERAS
A DICIEMBRE 2016
(En Miles de Balboas)**

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,106,880.71	1,135,278.49	1,138,880.70	1,490,676.59	1,494,304.77	1,483,225.42	1,481,520.06	1,480,636.55	1,502,218.50
ACTIVOS LIQUIDOS	102,125.63	114,847.46	63,376.27	137,166.02	141,770.61	57,329.19	41,266.60	45,946.36	96,255.92
TOTAL DE PRESTAMOS	811,986.38	829,073.10	838,109.72	958,637.54	944,412.95	954,861.96	993,389.15	1,046,239.53	1,053,556.43
LOCALES	252,725.98	265,709.71	283,149.70	326,329.30	326,073.62	340,359.50	357,860.48	360,544.11	367,906.61
EXTRANJEROS	559,260.40	563,363.39	554,960.02	632,308.24	618,339.33	614,502.46	635,528.68	685,695.42	685,649.82
TOTAL DE INVERSIONES	157,463.67	153,828.48	201,435.38	356,136.58	366,143.01	431,461.70	404,904.73	345,375.64	309,107.94
TOTAL DE DEPOSITOS	1,002,705.03	1,021,078.90	1,020,407.92	1,368,635.47	1,376,921.05	1,359,234.79	1,325,905.24	1,307,543.56	1,321,587.44
LOCALES	283,228.18	299,881.24	309,564.41	383,510.52	381,963.77	349,185.97	326,391.54	321,774.66	317,984.12
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	279,651.71	266,647.20	272,492.67	318,154.25	332,283.62	311,273.35	302,728.42	303,460.28	303,097.06
DEPOSITOS DE BANCOS	3,576.47	33,234.04	37,071.74	65,356.27	49,680.15	37,912.62	23,663.12	18,314.39	14,887.05
EXTRANJEROS	719,476.85	721,197.67	710,843.51	985,124.95	994,957.28	1,010,048.82	999,513.69	985,768.89	1,003,603.33
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	709,490.98	708,470.16	693,985.92	976,093.65	980,322.34	982,904.57	986,813.83	975,067.35	989,803.70
DEPOSITOS DE BANCOS	9,985.87	12,727.50	16,857.58	9,031.30	14,634.94	27,144.25	12,699.87	10,701.54	13,799.63
PATRIMONIO TOTAL	87,043.37	90,428.52	93,325.81	88,684.61	94,887.67	100,576.77	105,748.04	107,420.49	108,716.29
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,066,897.15	1,072,691.19	1,094,480.15	1,259,348.90	1,300,592.74	1,309,251.96	1,310,200.38	1,485,656.57	1,498,261.63
ACTIVOS GENERADORES DE INGRESOS	942,915.34	943,248.67	978,656.26	1,110,734.24	1,140,003.01	1,184,612.62	1,218,919.49	1,353,194.64	1,336,610.17
TOTAL DE PRESTAMOS	795,868.19	805,754.33	813,625.21	873,582.22	878,199.67	891,967.53	915,749.44	1,002,438.53	998,984.69
TOTAL DE INVERSIONES	147,047.15	137,494.34	165,031.05	237,152.01	261,803.34	292,645.09	303,170.05	350,756.11	337,625.48
PATRIMONIO TOTAL	72,187.38	74,914.22	78,237.81	77,233.21	90,965.52	95,502.64	99,536.93	98,052.55	101,801.98
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	74,057.13	18,902.86	38,551.00	66,153.06	89,530.12	23,227.56	47,145.75	71,802.87	97,219.88
EGRESOS DE OPERACIONES	44,778.09	11,720.34	23,526.36	39,554.54	53,311.71	13,661.17	27,291.25	41,121.77	55,133.45

INGRESO NETO DE INTERESES	29,279.04	7,182.51	15,024.64	26,598.52	36,218.40	9,566.40	19,854.50	30,681.10	42,086.42
OTROS INGRESOS	23,038.30	6,295.61	13,222.34	21,744.09	29,548.82	7,999.20	16,632.24	25,322.53	32,935.33
INGRESO DE OPERACIONES	52,317.34	13,478.13	28,246.98	48,342.61	65,767.23	17,565.59	36,486.74	56,003.63	75,021.75
EGRESOS GENERALES	32,632.47	8,748.37	17,639.19	29,597.59	40,500.60	10,805.51	21,798.77	32,684.48	43,304.55
UTILIDAD ANTES DE PROVISIONES	19,684.88	4,729.76	10,607.79	18,745.02	25,266.63	6,760.08	14,687.97	23,319.14	31,717.21
UTILIDAD DEL PERIODO	12,160.29	2,966.67	6,162.33	11,317.66	14,386.20	3,094.88	7,003.69	11,028.20	15,111.18
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,279.55	5,157.50	8,079.72	10,180.68	13,419.38	13,046.89	15,141.64	12,881.39	12,718.83
TOTAL PROVISIONES PARA PRESTAMOS	3,911.83	4,042.36	4,690.38	3,852.11	3,935.75	4,413.99	4,716.67	4,614.37	4,264.42
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.53	0.62	0.96	1.06	1.42	1.37	1.52	1.23	1.21
PROVISIONES / PRESTAMOS VENCIDOS (%)	91.41	78.38	58.05	37.84	29.33	33.83	31.15	35.82	33.53
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.48	0.49	0.56	0.40	0.42	0.46	0.47	0.44	0.40
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.86	7.97	8.19	5.95	6.35	6.78	7.14	7.26	7.24
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.98	9.20	8.98	6.75	7.24	7.25	7.56	7.72	7.98
PATRIMONIO / PRESTAMOS TOTALES (%)	10.72	10.91	11.14	9.25	10.05	10.53	10.65	10.27	10.32
INDICE DE ADECUACION DE CAPITAL	12.36	11.25	11.26	10.93	12.38	12.19	12.36	11.42	11.41
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	10.19	11.25	6.21	10.02	10.30	4.22	3.11	3.51	7.28
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.23	10.12	5.56	9.20	9.49	3.87	2.79	3.10	6.41
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	25.89	26.31	25.95	36.04	36.89	35.96	33.65	29.93	30.67
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.29	1.26	1.26	1.36	1.26	1.05	1.15	1.09	1.13
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.14	1.11	1.13	1.20	1.11	0.95	1.07	0.99	1.01
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.85	15.84	15.75	19.54	15.82	12.96	14.07	15.00	14.84
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.85	8.02	7.88	7.94	7.85	7.84	7.74	7.07	7.27
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.75	4.97	4.81	4.75	4.68	4.61	4.48	4.05	4.12
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.11	3.05	3.07	3.19	3.18	3.23	3.26	3.02	3.15
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	62.37	64.91	62.45	61.22	61.58	61.52	59.74	58.36	57.72
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.44	2.67	2.70	2.61	2.59	2.70	2.73	2.50	2.46
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	625.00	619.00	638.00	673.00	662.00	674.00	664.00	667.00	670.00
NUMERO DE SUCURSALES	9.00	9.00	11.00	11.00	11.00	11.00	12.00	12.00	12.00
PRESTAMOS / EMPLEADOS	1,299.18	1,339.37	1,313.65	1,424.42	1,426.61	1,416.71	1,496.07	1,568.58	1,572.47
DEPOSITOS TOTALES / EMPLEADOS	1,604.33	1,649.56	1,599.39	2,033.63	2,079.94	2,016.67	1,996.85	1,960.34	1,972.52
UTILIDAD NETA / EMPLEADOS	19.46	4.79	9.66	16.82	21.73	4.59	10.55	16.53	22.55
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.79	12.39	8.46	45.00	35.00	30.65	30.09	(0.67)	0.53

PRESTAMOS (%)	4.13	5.96	6.21	21.57	16.31	15.17	18.53	9.14	11.56
LOCALES (%)	29.55	34.91	34.15	39.21	29.02	28.09	26.39	10.48	12.83
EXTRANJEROS (%)	(4.35)	(3.78)	(4.00)	14.11	10.56	9.08	14.52	8.44	10.89
DEPOSITOS (%)	7.79	10.65	5.85	45.23	37.32	33.12	29.94	(4.46)	(4.02)
LOCALES (%)	31.96	40.12	36.56	63.94	34.86	16.44	5.44	(16.10)	(16.75)
EXTRANJEROS (%)	0.54	1.75	(3.59)	39.06	38.29	40.05	40.61	0.07	0.87
PATRIMONIO (%)	51.83	52.24	47.78	34.82	9.01	11.22	13.31	21.13	14.57
UTILIDAD NETA (%)	42.69	18.31	11.28	30.29	18.30	4.32	13.65	(2.56)	5.04
CLASIFICACION PRESTAMOS									
NORMAL	808,067.68	809,422.83	816,601.55	937,845.39	918,535.79	891,542.69	945,232.48	1,005,024.41	1,014,809.32
MENCION ESPECIAL	3,031.70	18,141.70	17,468.78	13,493.24	15,128.53	46,767.65	28,130.03	29,651.08	25,841.18
SUBNORMAL	1,801.63	1,920.63	3,458.18	3,863.83	4,472.37	3,569.31	15,055.62	6,311.16	7,019.38
DUDOSO	2,995.49	3,373.08	4,896.82	6,154.95	6,912.00	7,056.52	6,326.25	6,689.89	6,058.26
IRRECUPERABLE	1.71	257.22	374.78	1,132.23	3,300.03	10,339.78	3,361.44	3,177.37	4,092.71
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	7.08	7.13	7.09	6.56	6.93	6.81	6.86	6.90	6.97
AL POR MENOR	7.79	7.64	7.66	7.27	7.29	7.51	7.34	7.15	7.15
CONSUMO									
VIVIENDA HIPOTECARIA	5.28	5.37	5.33	5.30	5.30	5.28	5.25	5.08	5.05
PRESTAMO PERSONAL AUTO	6.33	6.34	6.28	6.24	6.16	6.16	6.14	6.14	6.07
PRESTAMO PERSONAL	8.76	8.74	8.68	8.65	8.62	8.59	8.58	8.58	8.56
TARJETA DE CREDITO	19.78	20.81	21.32	21.36	21.46	21.73	22.05	22.16	22.17
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.01	4.03	4.05	3.77	3.81	3.79	3.88	3.98	3.98
PERSONA JURIDICA	4.05	4.09	4.06	4.08	4.07	4.04	4.04	4.06	4.09

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016