

ST. GEORGES BANK & COMPANY, INC.

ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,494,304.77	1,483,225.42	1,481,520.06	1,480,636.55	1,502,218.50	1,518,426.70	1,554,337.21	1,550,459.21	0.00
ACTIVOS LIQUIDOS	141,770.61	57,329.19	41,266.60	45,946.36	96,255.92	57,377.46	52,284.02	36,093.01	0.00
TOTAL DE PRESTAMOS	944,412.95	954,861.96	993,389.15	1,046,239.53	1,053,556.43	1,059,744.12	1,091,931.46	1,121,366.82	0.00
LOCALES	326,073.62	340,359.50	357,860.48	360,544.11	367,906.61	375,708.14	394,818.92	419,400.59	0.00
EXTRANJEROS	618,339.33	614,502.46	635,528.68	685,695.42	685,649.82	684,035.98	697,112.54	701,966.23	0.00
TOTAL DE INVERSIONES	366,143.01	431,461.70	404,904.73	345,375.64	309,107.94	356,755.95	363,629.90	346,000.19	0.00
TOTAL DE DEPOSITOS	1,376,921.05	1,359,234.79	1,325,905.24	1,307,543.56	1,321,587.44	1,368,908.72	1,392,284.63	1,379,153.57	0.00
LOCALES	381,963.77	349,185.97	326,391.54	321,774.66	317,984.12	319,623.22	326,588.58	326,091.42	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	332,283.62	311,273.35	302,728.42	303,460.28	303,097.06	305,526.41	307,570.18	315,320.71	0.00
DEPOSITOS DE BANCOS	49,680.15	37,912.62	23,663.12	18,314.39	14,887.05	14,096.81	19,018.40	10,770.71	0.00
EXTRANJEROS	994,957.28	1,010,048.82	999,513.69	985,768.89	1,003,603.33	1,049,285.51	1,065,696.05	1,053,062.15	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	980,322.34	982,904.57	986,813.83	975,067.35	989,803.70	1,039,509.05	1,060,684.76	1,044,979.70	0.00
DEPOSITOS DE BANCOS	14,634.94	27,144.25	12,699.87	10,701.54	13,799.63	9,776.45	5,011.28	8,082.45	0.00
PATRIMONIO TOTAL	94,887.67	100,576.77	105,748.04	107,420.49	108,716.29	110,223.02	115,450.74	116,132.67	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,300,592.74	1,309,251.96	1,310,200.38	1,485,656.57	1,498,261.63	1,500,826.06	1,517,928.63	1,515,547.88	0.00
ACTIVOS GENERADORES DE INGRESOS	1,140,003.01	1,184,612.62	1,218,919.49	1,353,194.64	1,336,610.17	1,401,411.87	1,426,927.62	1,429,491.09	0.00
TOTAL DE PRESTAMOS	878,199.67	891,967.53	915,749.44	1,002,438.53	998,984.69	1,007,303.04	1,042,660.31	1,083,803.18	0.00
TOTAL DE INVERSIONES	261,803.34	292,645.09	303,170.05	350,756.11	337,625.48	394,108.82	384,267.31	345,687.92	0.00
PATRIMONIO TOTAL	90,965.52	95,502.64	99,536.93	98,052.55	101,801.98	105,399.89	110,599.39	111,776.58	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	89,530.12	23,227.56	47,145.75	71,802.87	97,219.88	25,077.19	51,597.59	79,077.70	0.00
EGRESOS DE OPERACIONES	53,311.71	13,661.17	27,291.25	41,121.77	55,133.45	13,886.24	28,687.79	44,165.10	0.00
INGRESO NETO DE INTERESES	36,218.40	9,566.40	19,854.50	30,681.10	42,086.42	11,190.94	22,909.80	34,912.60	0.00
OTROS INGRESOS	29,548.82	7,999.20	16,632.24	25,322.53	32,935.33	7,296.68	15,656.34	23,767.28	0.00
INGRESO DE OPERACIONES	65,767.23	17,565.59	36,486.74	56,003.63	75,021.75	18,487.63	38,566.14	58,679.88	0.00
EGRESOS GENERALES	40,500.60	10,805.51	21,798.77	32,684.48	43,304.55	10,454.22	21,472.01	32,238.09	0.00
UTILIDAD ANTES DE PROVISIONES	25,266.63	6,760.08	14,687.97	23,319.14	31,717.21	8,033.41	17,094.13	26,441.79	0.00
UTILIDAD DEL PERIODO	14,386.20	3,094.88	7,003.69	11,028.20	15,111.18	3,245.18	7,608.80	12,427.66	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	13,419.38	13,046.89	15,141.64	12,881.39	12,718.83	12,534.93	14,835.26	18,936.29	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,935.75	4,413.99	4,716.67	4,614.37	4,264.42	5,409.45	5,922.97	7,647.39	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.42	1.37	1.52	1.23	1.21	1.18	1.36	1.69	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	29.33	33.83	31.15	35.82	33.53	43.16	39.92	40.38	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.42	0.46	0.47	0.44	0.40	0.51	0.54	0.68	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.35	6.78	7.14	7.26	7.24	7.26	7.43	7.49	0.00

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	7.24	7.25	7.56	7.72	7.98	7.78	7.93	7.91	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	10.05	10.53	10.65	10.27	10.32	10.40	10.57	10.36	0.00
INDICE DE ADECUACION DE CAPITAL	12.38	12.19	12.36	11.42	11.41	11.99	12.55	12.37	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	10.30	4.22	3.11	3.51	7.28	4.19	3.76	2.62	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.49	3.87	2.79	3.10	6.41	3.78	3.36	2.33	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	36.89	35.96	33.65	29.93	30.67	30.25	29.87	27.70	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.26	1.05	1.15	1.09	1.13	0.93	1.07	1.16	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.11	0.95	1.07	0.99	1.01	0.86	1.00	1.09	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.82	12.96	14.07	15.00	14.84	12.32	13.76	14.82	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.85	7.84	7.74	7.07	7.27	7.16	7.23	7.38	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.68	4.61	4.48	4.05	4.12	3.96	4.02	4.12	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.18	3.23	3.26	3.02	3.15	3.19	3.21	3.26	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	61.58	61.52	59.74	58.36	57.72	56.55	55.68	54.94	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.59	2.70	2.73	2.50	2.46	2.08	2.19	2.22	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	662.00	674.00	664.00	667.00	670.00	686.00	698.00	699.00	0.00
NUMERO DE SUCURSALES	11.00	11.00	12.00	12.00	12.00	12.00	12.00	12.00	0.00
PRESTAMOS / EMPLEADOS	1,426.61	1,416.71	1,496.07	1,568.58	1,572.47	1,544.82	1,564.37	1,604.24	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,079.94	2,016.67	1,996.85	1,960.34	1,972.52	1,995.49	1,994.68	1,973.04	0.00
UTILIDAD NETA / EMPLEADOS	21.73	4.59	10.55	16.53	22.55	4.73	10.90	17.78	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	35.00	30.65	30.09	(0.67)	0.53	2.37	4.92	4.72	0.00
PRESTAMOS (%)	16.31	15.17	18.53	9.14	11.56	10.98	9.92	7.18	0.00
LOCALES (%)	29.02	28.09	26.39	10.48	12.83	10.39	10.33	16.32	0.00
EXTRANJEROS (%)	10.56	9.08	14.52	8.44	10.89	11.32	9.69	2.37	0.00
DEPOSITOS (%)	37.32	33.12	29.94	(4.46)	(4.02)	0.71	5.01	5.48	0.00
LOCALES (%)	34.86	16.44	5.44	(16.10)	(16.75)	(8.47)	0.06	1.34	0.00
EXTRANJEROS (%)	38.29	40.05	40.61	0.07	0.87	3.88	6.62	6.83	0.00
PATRIMONIO (%)	9.01	11.22	13.31	21.13	14.57	9.59	9.18	8.11	0.00
UTILIDAD NETA (%)	18.30	4.32	13.65	(2.56)	5.04	4.86	8.64	12.69	0.00
CLASIFICACION PRESTAMOS									
NORMAL	918,535.79	891,542.69	945,232.48	1,005,024.41	1,014,809.32	982,410.09	1,013,236.82	1,035,875.15	0.00
MENCION ESPECIAL	15,128.53	46,767.65	28,130.03	29,651.08	25,841.18	59,470.24	68,717.59	70,156.47	0.00
SUBNORMAL	4,472.37	3,569.31	15,055.62	6,311.16	7,019.38	11,097.93	4,541.84	7,400.87	0.00
DUDOSO	6,912.00	7,056.52	6,326.25	6,689.89	6,058.26	7,803.21	5,897.21	8,219.33	0.00
IRRECUPERABLE	3,300.03	10,339.78	3,361.44	3,177.37	4,092.71	4,372.10	5,460.97	7,362.39	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.93	6.81	6.86	6.90	6.97	7.19	7.09	0.00	0.00
AL POR MENOR	7.29	7.51	7.34	7.15	7.15	7.29	7.33	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.30	5.28	5.25	5.08	5.05	5.26	5.25	0.00	0.00
PRESTAMO PERSONAL AUTO	6.16	6.16	6.14	6.14	6.07	6.22	6.21	0.00	0.00
PRESTAMO PERSONAL	8.62	8.59	8.58	8.58	8.56	8.73	8.74	0.00	0.00
TARJETA DE CREDITO	21.46	21.73	22.05	22.16	22.17	22.31	21.85	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.81	3.79	3.88	3.98	3.98	4.05	4.08	4.12	0.00
PERSONA JURIDICA	4.07	4.04	4.04	4.06	4.09	4.10	4.11	4.11	0.00

Nota : Cifras preliminares 2016

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

