

ST. GEORGES BANK & COMPANY, INC.

**ESTADISTICAS FINANCIERAS
A DICIEMBRE 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	1,588,649.72
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	58,566.56
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	1,156,354.03
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	432,901.17
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	723,452.86
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	323,989.80
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	1,376,127.31
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	326,589.67
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	320,868.90
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	5,720.77
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	1,049,537.64
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	1,036,613.43
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	12,924.22
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	118,713.63
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	1,545,434.11
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	1,421,504.10
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	1,104,955.23
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	316,548.87
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	113,714.96
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	107,217.88
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	60,199.44

ACTIVOS (%)	35.00	30.65	30.09	(0.67)	0.53	2.37	4.92	4.72	5.75
PRESTAMOS (%)	16.31	15.17	18.53	9.14	11.56	10.98	9.92	7.18	9.76
LOCALES (%)	29.02	28.09	26.39	10.48	12.83	10.39	10.33	16.32	17.67
EXTRANJEROS (%)	10.56	9.08	14.52	8.44	10.89	11.32	9.69	2.37	5.51
DEPOSITOS (%)	37.32	33.12	29.94	(4.46)	(4.02)	0.71	5.01	5.48	4.13
LOCALES (%)	34.86	16.44	5.44	(16.10)	(16.75)	(8.47)	0.06	1.34	2.71
EXTRANJEROS (%)	38.29	40.05	40.61	0.07	0.87	3.88	6.62	6.83	4.58
PATRIMONIO (%)	9.01	11.22	13.31	21.13	14.57	9.59	9.18	8.11	9.20
UTILIDAD NETA (%)	18.30	4.32	13.65	(2.56)	5.04	4.86	8.64	12.69	12.96
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	1,056,823.72
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	74,186.17
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	16,556.87
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	10,971.88
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	5,122.88
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.93	6.81	6.86	6.90	6.97	7.19	7.09	7.08	7.07
AL POR MENOR	7.29	7.51	7.34	7.15	7.15	7.29	7.33	7.33	7.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.30	5.28	5.25	5.08	5.05	5.26	5.25	5.21	5.19
PRESTAMO PERSONAL AUTO	6.16	6.16	6.14	6.14	6.07	6.22	6.21	6.19	6.17
PRESTAMO PERSONAL	8.62	8.59	8.58	8.58	8.56	8.73	8.74	8.72	8.68
TARJETA DE CREDITO	21.46	21.73	22.05	22.16	22.17	22.31	21.85	21.69	22.26
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.81	3.79	3.88	3.98	3.98	4.05	4.08	4.12	4.15
PERSONA JURIDICA	4.07	4.04	4.04	4.06	4.09	4.10	4.11	4.11	4.17