

ST. GEORGES BANK & COMPANY, INC.

ESTADISTICAS FINANCIERAS

A JUNIO 2018

(En Miles de Balboas)

	2016		2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre	
BALANCE DE SITUACION										
TOTAL DE ACTIVOS	1,502,218.50	1,518,426.70	1,554,337.21	1,550,459.21	1,588,649.72	1,544,691.96	1,579,478.63	0.00	0.00	
ACTIVOS LIQUIDOS	96,255.92	57,377.46	52,284.02	36,093.01	58,566.56	57,278.10	56,724.40	0.00	0.00	
TOTAL DE PRESTAMOS	1,053,556.43	1,059,744.12	1,091,931.46	1,121,366.82	1,156,354.03	1,119,527.91	1,164,960.21	0.00	0.00	
LOCALES	367,906.61	375,708.14	394,818.92	419,400.59	432,901.17	410,447.18	414,659.72	0.00	0.00	
EXTRANJEROS	685,649.82	684,035.98	697,112.54	701,966.23	723,452.86	709,080.73	750,300.49	0.00	0.00	
TOTAL DE INVERSIONES	309,107.94	356,755.95	363,629.90	346,000.19	323,989.80	305,416.21	294,945.48	0.00	0.00	
TOTAL DE DEPOSITOS	1,321,587.44	1,368,908.72	1,392,284.63	1,379,153.57	1,376,127.31	1,390,651.05	1,387,015.96	0.00	0.00	
LOCALES	317,984.12	319,623.22	326,588.58	326,091.42	326,589.67	341,924.53	339,245.61	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	303,097.06	305,526.41	307,570.18	315,320.71	320,868.90	331,644.44	330,930.97	0.00	0.00	
DEPOSITOS DE BANCOS	14,887.05	14,096.81	19,018.40	10,770.71	5,720.77	10,280.09	8,314.64	0.00	0.00	
EXTRANJEROS	1,003,603.33	1,049,285.51	1,065,696.05	1,053,062.15	1,049,537.64	1,048,726.52	1,047,770.35	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	989,803.70	1,039,509.05	1,060,684.76	1,044,979.70	1,036,613.43	1,044,272.55	1,041,467.57	0.00	0.00	
DEPOSITOS DE BANCOS	13,799.63	9,776.45	5,011.28	8,082.45	12,924.22	4,453.97	6,302.77	0.00	0.00	
PATRIMONIO TOTAL	108,716.29	110,223.02	115,450.74	116,132.67	118,713.63	92,778.85	96,607.24	0.00	0.00	
PROMEDIO (12 MESES)										
TOTAL DE ACTIVOS	1,498,261.63	1,500,826.06	1,517,928.63	1,515,547.88	1,545,434.11	1,531,559.33	1,566,907.92	0.00	0.00	
ACTIVOS GENERADORES DE INGRESOS	1,336,610.17	1,401,411.87	1,426,927.62	1,429,491.09	1,421,504.10	1,420,722.09	1,457,733.53	0.00	0.00	
TOTAL DE PRESTAMOS	998,984.69	1,007,303.04	1,042,660.31	1,083,803.18	1,104,955.23	1,089,636.02	1,128,445.84	0.00	0.00	
TOTAL DE INVERSIONES	337,625.48	394,108.82	384,267.31	345,687.92	316,548.87	331,086.08	329,287.69	0.00	0.00	
PATRIMONIO TOTAL	101,801.98	105,399.89	110,599.39	111,776.58	113,714.96	101,500.93	106,028.99	0.00	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
INGRESOS POR INTERESES	97,219.88	25,077.19	51,597.59	79,077.70	107,217.88	27,581.88	56,069.47	0.00	0.00	
EGRESOS DE OPERACIONES	55,133.45	13,886.24	28,687.79	44,165.10	60,199.44	15,443.29	31,225.28	0.00	0.00	

INGRESO NETO DE INTERESES	42,086.42	11,190.94	22,909.80	34,912.60	47,018.44	12,138.60	24,844.19	0.00	0.00
OTROS INGRESOS	32,935.33	7,296.68	15,656.34	23,767.28	32,027.85	7,692.58	15,243.28	0.00	0.00
INGRESO DE OPERACIONES	75,021.75	18,487.63	38,566.14	58,679.88	79,046.29	19,831.17	40,087.46	0.00	0.00
EGRESOS GENERALES	43,304.55	10,454.22	21,472.01	32,238.09	44,316.19	11,766.40	23,157.59	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	31,717.21	8,033.41	17,094.13	26,441.79	34,730.11	8,064.78	16,929.87	0.00	0.00
UTILIDAD DEL PERIODO	15,111.18	3,245.18	7,608.80	12,427.66	17,068.85	4,997.91	9,219.99	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	12,718.83	12,534.93	14,835.26	18,936.29	27,059.80	19,140.81	14,420.61	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	4,264.42	5,409.45	5,922.97	7,647.39	7,307.49	24,338.04	19,551.52	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.21	1.18	1.36	1.69	2.34	1.71	1.24	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	33.53	43.16	39.92	40.38	27.00	127.15	135.58	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.40	0.51	0.54	0.68	0.63	2.17	1.68	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.24	7.26	7.43	7.49	7.47	6.01	6.12	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	7.98	7.78	7.93	7.91	8.02	6.51	6.62	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	10.32	10.40	10.57	10.36	10.27	8.29	8.29	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	11.41	11.99	12.55	12.37	11.72	11.30	11.94	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	7.28	4.19	3.76	2.62	4.26	4.12	4.09	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	6.41	3.78	3.36	2.33	3.69	3.71	3.59	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	30.67	30.25	29.87	27.70	27.80	26.08	25.35	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS	1.13	0.93	1.07	1.16	1.20	1.41	1.26	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.01	0.86	1.00	1.09	1.10	1.31	1.18	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.84	12.32	13.76	14.82	15.01	19.70	17.39	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	7.27	7.16	7.23	7.38	7.54	7.77	7.69	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS	4.12	3.96	4.02	4.12	4.23	4.35	4.28	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.15	3.19	3.21	3.26	3.31	3.42	3.41	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.72	56.55	55.68	54.94	56.06	59.33	57.77	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS	2.46	2.08	2.19	2.22	2.25	2.17	2.09	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	670.00	686.00	698.00	699.00	698.00	703.00	719.00	0.00	0.00
NUMERO DE SUCURSALES	12.00	12.00	12.00	12.00	12.00	12.00	12.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1,572.47	1,544.82	1,564.37	1,604.24	1,656.67	1,592.50	1,620.25	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,972.52	1,995.49	1,994.68	1,973.04	1,971.53	1,978.17	1,929.09	0.00	0.00
UTILIDAD NETA / EMPLEADOS	22.55	4.73	10.90	17.78	24.45	7.11	12.82	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.53	2.37	4.92	4.72	5.75	1.73	1.62	0.00	0.00

PRESTAMOS (%)	11.56	10.98	9.92	7.18	9.76	5.64	6.69	0.00	0.00
LOCALES (%)	12.83	10.39	10.33	16.32	17.67	9.25	5.03	0.00	0.00
EXTRANJEROS (%)	10.89	11.32	9.69	2.37	5.51	3.66	7.63	0.00	0.00
DEPOSITOS (%)	(4.02)	0.71	5.01	5.48	4.13	1.59	(0.38)	0.00	0.00
LOCALES (%)	(16.75)	(8.47)	0.06	1.34	2.71	6.98	3.88	0.00	0.00
EXTRANJEROS (%)	0.87	3.88	6.62	6.83	4.58	(0.05)	(1.68)	0.00	0.00
PATRIMONIO (%)	14.57	9.59	9.18	8.11	9.20	(15.83)	(16.32)	0.00	0.00
UTILIDAD NETA (%)	5.04	4.86	8.64	12.69	12.96	54.01	21.18	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,014,809.32	982,410.09	1,013,236.82	1,035,875.15	1,056,823.72	1,031,837.65	1,093,049.23	0.00	0.00
MENCION ESPECIAL	25,841.18	59,470.24	68,717.59	70,156.47	74,186.17	88,092.17	70,943.16	0.00	0.00
SUBNORMAL	7,019.38	11,097.93	4,541.84	7,400.87	16,556.87	10,424.01	9,296.19	0.00	0.00
DUDOSO	6,058.26	7,803.21	5,897.21	8,219.33	10,971.88	11,201.14	8,255.86	0.00	0.00
IRRECUPERABLE	4,092.71	4,372.10	5,460.97	7,362.39	5,122.88	2,310.98	2,967.29	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.97	7.19	7.09	7.08	7.07	7.43	7.49	0.00	0.00
AL POR MENOR	7.15	7.29	7.33	7.33	7.00	7.14	6.94	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.05	5.26	5.25	5.21	5.19	5.18	5.07	0.00	0.00
PRESTAMO PERSONAL AUTO	6.07	6.22	6.21	6.19	6.17	6.15	6.29	0.00	0.00
PRESTAMO PERSONAL	8.56	8.73	8.74	8.72	8.68	8.65	8.80	0.00	0.00
TARJETA DE CREDITO	22.17	22.31	21.85	21.69	22.26	22.35	22.45	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.98	4.05	4.08	4.12	4.15	4.21	4.23	0.00	0.00
PERSONA JURIDICA	4.09	4.10	4.11	4.11	4.17	4.21	4.25	0.00	0.00