

ST. GEORGES BANK & COMPANY, INC.

ESTADISTICAS FINANCIERAS

A JUNIO 2019

(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,588,649.72	1,544,691.96	1,579,478.63	1,673,880.04	1,650,445.35	1,632,102.82	1,642,989.11	0.00	0.00
ACTIVOS LIQUIDOS	58,566.56	57,278.10	56,724.40	108,286.01	94,493.98	69,254.89	70,009.72	0.00	0.00
TOTAL DE PRESTAMOS	1,156,354.03	1,119,527.91	1,164,960.21	1,205,562.09	1,201,322.63	1,212,542.30	1,211,508.63	0.00	0.00
LOCALES	432,901.17	410,447.18	414,659.72	446,632.17	451,504.46	466,353.05	449,246.01	0.00	0.00
EXTRANJEROS	723,452.86	709,080.73	750,300.49	758,929.93	749,818.17	746,189.25	762,262.61	0.00	0.00
TOTAL DE INVERSIONES	323,989.80	305,416.21	294,945.48	281,939.10	266,187.84	266,140.76	270,912.92	0.00	0.00
TOTAL DE DEPOSITOS	1,376,127.31	1,390,651.05	1,387,015.96	1,437,420.85	1,420,425.47	1,438,348.89	1,421,613.48	0.00	0.00
LOCALES	326,589.67	341,924.53	339,245.61	356,461.60	371,297.49	390,855.93	375,509.88	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	320,868.90	331,644.44	330,930.97	353,897.80	363,744.39	366,874.94	363,946.50	0.00	0.00
DEPOSITOS DE BANCOS	5,720.77	10,280.09	8,314.64	2,563.80	7,553.10	23,980.99	11,563.38	0.00	0.00
EXTRANJEROS	1,049,537.64	1,048,726.52	1,047,770.35	1,080,959.25	1,049,127.99	1,047,492.96	1,046,103.60	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	1,036,613.43	1,044,272.55	1,041,467.57	1,078,659.86	1,043,477.18	1,027,658.62	1,023,803.35	0.00	0.00
DEPOSITOS DE BANCOS	12,924.22	4,453.97	6,302.77	2,299.39	5,650.80	19,834.34	22,300.24	0.00	0.00
PATRIMONIO TOTAL	118,713.63	92,778.85	96,607.24	97,970.98	92,434.21	98,729.25	97,730.01	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,545,434.11	1,531,559.33	1,566,907.92	1,612,169.62	1,619,547.53	1,588,397.39	1,611,233.87	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,421,504.10	1,420,722.09	1,457,733.53	1,477,434.10	1,473,927.15	1,451,813.59	1,471,163.62	0.00	0.00
TOTAL DE PRESTAMOS	1,104,955.23	1,089,636.02	1,128,445.84	1,163,464.46	1,178,838.33	1,166,035.10	1,188,234.42	0.00	0.00
TOTAL DE INVERSIONES	316,548.87	331,086.08	329,287.69	313,969.64	295,088.82	285,778.48	282,929.20	0.00	0.00
PATRIMONIO TOTAL	113,714.96	101,500.93	106,028.99	107,051.83	105,573.92	95,754.05	97,168.63	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	107,217.88	27,581.88	56,069.47	85,568.07	116,284.35	30,176.00	60,530.37	0.00	0.00
EGRESOS DE OPERACIONES	60,199.44	15,443.29	31,225.28	47,819.11	65,207.31	16,950.40	34,422.51	0.00	0.00
INGRESO NETO DE INTERESES	47,018.44	12,138.60	24,844.19	37,748.96	51,077.04	13,225.60	26,107.87	0.00	0.00
OTROS INGRESOS	32,027.85	7,692.58	15,243.28	23,796.14	32,062.78	8,097.48	16,481.72	0.00	0.00

INGRESO DE OPERACIONES	79,046.29	19,831.17	40,087.46	61,545.10	83,139.82	21,323.09	42,589.58	0.00	0.00
EGRESOS GENERALES	44,316.19	11,766.40	23,157.59	35,109.51	46,774.73	11,521.38	23,405.36	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	34,730.11	8,064.78	16,929.87	26,435.59	36,365.09	9,801.71	19,184.22	0.00	0.00
UTILIDAD DEL PERIODO	17,068.85	4,997.91	9,219.99	13,879.36	18,472.95	4,462.78	7,587.96	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	27,059.80	19,140.81	14,420.61	18,163.77	14,698.38	22,546.47	17,053.39	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	7,307.49	24,338.04	19,551.52	24,165.90	29,850.16	29,408.90	29,524.19	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.34	1.71	1.24	1.51	1.22	1.86	1.41	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	27.00	127.15	135.58	133.04	203.08	130.44	173.13	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.63	2.17	1.68	2.00	2.48	2.43	2.44	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.47	6.01	6.12	5.85	5.60	6.05	5.95	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.02	6.51	6.62	6.59	6.30	6.68	6.59	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	10.27	8.29	8.29	8.13	7.69	8.14	8.07	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	11.72	11.30	11.94	11.55	12.53	11.57	12.16	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	4.26	4.12	4.09	7.53	6.65	4.81	4.92	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	3.69	3.71	3.59	6.47	5.73	4.24	4.26	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	27.80	26.08	25.35	27.15	25.39	23.32	23.98	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.20	1.41	1.26	1.25	1.25	1.23	1.03	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.10	1.31	1.18	1.15	1.14	1.12	0.94	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.01	19.70	17.39	17.29	17.50	18.64	15.62	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.54	7.77	7.69	7.72	7.89	8.31	8.23	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.23	4.35	4.28	4.32	4.42	4.67	4.68	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.31	3.42	3.41	3.41	3.47	3.64	3.55	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	56.06	59.33	57.77	57.05	56.26	54.03	54.96	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.25	2.17	2.09	2.15	2.18	2.23	2.24	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	698.00	703.00	719.00	717.00	751.00	739.00	735.00	0.00	0.00
NUMERO DE SUCURSALES	12.00	12.00	12.00	12.00	12.00	12.00	13.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1,656.67	1,592.50	1,620.25	1,681.40	1,599.63	1,640.79	1,648.31	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,971.53	1,978.17	1,929.09	2,004.77	1,891.38	1,946.34	1,934.17	0.00	0.00
UTILIDAD NETA / EMPLEADOS	24.45	7.11	12.82	19.36	24.60	6.04	10.32	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.75	1.73	1.62	7.96	3.89	5.66	4.02	0.00	0.00
PRESTAMOS (%)	9.76	5.64	6.69	7.51	3.89	8.31	4.00	0.00	0.00
LOCALES (%)	17.67	9.25	5.03	6.49	4.30	13.62	8.34	0.00	0.00
EXTRANJEROS (%)	5.51	3.66	7.63	8.11	3.64	5.23	1.59	0.00	0.00
DEPOSITOS (%)	4.13	1.59	(0.38)	4.22	3.22	3.43	2.49	0.00	0.00

LOCALES (%)	2.71	6.98	3.88	9.31	13.69	14.31	10.69	0.00	0.00
EXTRANJEROS (%)	4.58	(0.05)	(1.68)	2.65	(0.04)	(0.12)	(0.16)	0.00	0.00
PATRIMONIO (%)	9.20	(15.83)	(16.32)	(15.64)	(22.14)	6.41	1.16	0.00	0.00
UTILIDAD NETA (%)	12.96	54.01	21.18	11.68	8.23	(10.71)	(17.70)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,056,823.72	1,031,837.65	1,093,049.23	1,092,281.11	1,118,605.94	1,081,308.19	1,156,854.23	0.00	0.00
MENCION ESPECIAL	74,186.17	88,092.17	70,943.16	119,199.19	94,035.97	133,715.82	64,067.36	0.00	0.00
SUBNORMAL	16,556.87	10,424.01	9,296.19	6,716.23	6,636.57	14,823.49	6,695.28	0.00	0.00
DUDOSO	10,971.88	11,201.14	8,255.86	8,699.84	9,137.79	8,469.57	9,637.78	0.00	0.00
IRRECUPERABLE	5,122.88	2,310.98	2,967.29	2,831.64	2,756.52	3,634.13	3,778.16	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	7.07	7.43	7.49	7.53	7.57	7.58	7.52	0.00	0.00
AL POR MENOR	7.00	7.14	6.94	6.47	6.25	6.27	6.26	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.19	5.18	5.07	5.06	5.02	5.07	5.02	0.00	0.00
PRESTAMO PERSONAL AUTO	6.17	6.15	6.29	6.28	6.26	6.31	6.30	0.00	0.00
PRESTAMO PERSONAL	8.68	8.65	8.80	8.79	8.81	8.81	8.86	0.00	0.00
TARJETA DE CREDITO	22.26	22.35	22.45	22.57	22.57	22.74	22.79	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.15	4.21	4.23	4.26	4.28	4.32	4.37	0.00	0.00
PERSONA JURIDICA	4.17	4.21	4.25	4.30	4.30	4.32	4.34	0.00	0.00