



ST George Bank & Company, Inc
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2002			2003			2004			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	82,761.46	100,504.10	107,494.94	120,328.64	128,975.33	147,929.54	168,796.11	169,810.55	0.00	
3 Activos Líquidos	15,242.04	18,749.62	23,004.84	22,303.39	31,392.71	35,709.99	33,729.94	42,263.77	0.00	
4 Total de Préstamos	60,430.77	66,577.30	68,910.28	82,783.64	83,641.08	84,802.96	90,890.14	92,419.97	0.00	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	60,430.77	66,577.30	68,910.28	82,783.64	83,641.08	84,802.96	90,890.14	92,419.97	0.00	
7 Total de Inversiones	2,918.16	12,034.08	12,518.93	11,897.36	10,933.51	23,949.59	39,812.00	31,260.24	0.00	
8 Total de Depósitos	75,058.15	92,010.40	97,209.41	108,417.48	116,322.30	134,380.61	154,923.85	154,197.43	0.00	
9 Locales	0.00	0.00	0.00	540.93	540.93	0.00	0.00	0.00	0.00	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12 Depósitos de Bancos	0.00	0.00	0.00	540.93	540.93	0.00	0.00	0.00	0.00	
13 Extranjeros	75,058.15	92,010.40	97,209.41	107,876.55	115,781.37	134,380.61	154,923.85	154,197.43	0.00	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	72,495.85	90,990.40	96,098.48	107,596.55	115,501.37	133,063.58	154,129.73	152,217.82	0.00	
16 Depósitos de Bancos	2,562.30	1,020.00	1,110.93	280.00	280.00	1,317.03	794.12	1,979.61	0.00	
17 Patrimonio Total	6,919.00	7,406.52	8,830.78	9,181.52	10,209.79	10,576.86	10,979.23	12,281.70	0.00	
18 PROMEDIO (12 MESES)										
19 Total de Activos	41,380.73	50,252.05	64,405.82	78,463.25	105,868.39	124,216.82	138,145.53	145,069.60	0.00	
20 Activos Generadores de Ingresos	31,674.47	39,305.69	45,476.51	59,903.55	78,961.76	93,681.96	106,065.67	109,180.61	0.00	
21 Total de Prestamos	30,215.39	33,288.65	39,217.05	53,954.87	72,035.93	75,690.13	79,900.21	87,601.80	0.00	
22 Total de Inversiones	1,459.08	6,017.04	6,259.46	5,948.68	6,925.84	17,991.83	26,165.47	21,578.80	0.00	
23 Patrimonio Total	3,459.50	3,703.26	7,648.34	7,873.11	8,564.40	8,991.69	9,905.01	10,731.61	0.00	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	2,618.93	2,468.59	5,228.57	8,237.30	11,453.84	3,301.92	6,870.26	10,672.94	0.00	
26 Egreso de Operaciones	1,230.14	1,589.41	3,402.77	5,419.57	7,651.14	2,467.92	5,273.58	8,004.95	0.00	



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27 Ingreso Neto de Intereses	1,388.80	879.18	1,825.80	2,817.73	3,802.70	834.00	1,596.68	2,667.99	0.00	
28 Otros Ingresos	304.19	117.31	225.54	324.09	487.07	337.37	983.29	2,051.49	0.00	
29 Ingreso de Operaciones	1,692.99	996.48	2,051.34	3,141.82	4,289.78	1,171.37	2,579.97	4,719.47	0.00	
30 Egresos Generales	662.82	432.97	1,044.21	1,656.94	2,285.93	731.81	1,617.71	2,429.88	0.00	
31 Utilidad Antes de Provisiones	1,030.17	563.51	1,007.12	1,484.88	2,003.84	439.56	962.26	2,289.60	0.00	
32 Utilidad del Periodo	419.00	487.52	830.78	1,181.52	1,709.79	367.07	769.44	2,071.91	0.00	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	17.07	105.27	162.77	9.40	181.06	328.51	295.87	0.00	
35 Total Provisiones Para Préstamos	610.70	686.56	786.91	914.06	904.75	977.25	1,097.57	1,122.44	0.00	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.03	0.15	0.20	0.01	0.21	0.36	0.32	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	4,021.12	747.53	561.58	9,620.10	539.74	334.10	379.36	0.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.01	1.03	1.14	1.10	1.08	1.15	1.21	1.21	0.00	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	8.36	7.37	8.22	7.63	7.92	7.15	6.50	7.23	0.00	
41 Patrimonio / Activos Generadores de Ing. (%)	10.92	9.42	10.84	9.70	10.80	9.73	8.40	9.93	0.00	
42 Patrimonio / Préstamos Totales (%)	11.45	11.12	12.81	11.09	12.21	12.47	12.08	13.29	0.00	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	20.31	20.38	23.67	20.57	26.99	26.57	21.77	27.41	0.00	
45 Activos Líquidos / Activos Totales (%)	18.42	18.66	21.40	18.54	24.34	24.14	19.98	24.89	0.00	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	24.19	33.46	36.54	31.55	36.39	44.40	47.47	47.68	0.00	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.32	4.96	3.65	2.63	2.17	1.57	1.45	2.53	0.00	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.01	3.88	2.58	2.01	1.62	1.18	1.11	1.90	0.00	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	12.11	52.66	21.72	20.01	19.96	16.33	15.54	25.74	0.00	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.27	25.12	22.99	18.33	14.51	14.10	12.95	13.03	0.00	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.88	16.17	14.96	12.06	9.69	10.54	9.94	9.78	0.00	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.38	8.95	8.03	6.27	4.82	3.56	3.01	3.26	0.00	
54 Egresos Generales / Ingresos de Operaciones (%)	39.15	43.45	50.90	52.74	53.29	62.47	62.70	51.49	0.00	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.96	1.19	0.99	0.72	0.62	1.44	1.85	2.51	0.00	
56 PRODUCTIVIDAD										
57 Número de Empleados	46.00	46.00	49.00	49.00	47.00	53.00	55.00	59.00	0.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	1,313.71	1,447.33	1,406.33	1,689.46	1,779.60	1,600.06	1,652.55	1,566.44	0.00	
60 Depósitos Totales / Empleados	1,631.70	2,000.23	1,983.87	2,212.60	2,474.94	2,535.48	2,816.80	2,613.52	0.00	
61 Utilidad Neta / Empleados	9.11	10.60	16.95	24.11	36.38	6.93	13.99	35.12	0.00	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	404.28	228.79	55.84	47.19	57.03	41.12	0.00	
64 Préstamos (%)	0.00	0.00	623.56	229.47	38.41	27.38	31.90	11.64	0.00	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	0.00	0.00	623.56	229.47	38.41	27.38	31.90	11.64	0.00	
67 Depósitos (%)	0.00	0.00	639.54	265.98	54.98	46.05	59.37	42.23	0.00	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	0.00	0.00	639.54	264.15	54.26	46.05	59.37	42.94	0.00	
70 Patrimonio (%)	0.00	0.00	36.57	39.86	47.56	42.80	24.33	33.77	0.00	
71 Utilidad Neta (%)	0.00	0.00	-2,536.09	1,726.27	308.06	-24.71	-7.38	75.36	0.00	