



**St. Georges Bank & Company, Inc.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	241,510.83	254,149.39	269,320.56	285,607.21	320,304.90	343,619.96	390,020.16	440,041.32	439,923.17	
Activos Líquidos	25,243.35	31,768.31	42,297.77	42,661.40	56,180.27	72,582.15	66,704.11	59,715.71	55,899.55	
Total de Préstamos	179,892.19	186,320.03	195,309.20	203,149.65	224,057.48	233,423.58	266,849.67	291,429.27	315,005.47	
Locales	22,779.59	24,866.21	37,201.41	38,488.66	42,763.63	44,864.17	47,357.83	49,289.47	53,931.66	
Extranjeros	157,112.60	161,453.82	158,107.79	164,660.99	181,293.84	188,559.41	219,491.84	242,139.79	261,073.81	
Total de Inversiones	14,616.60	15,246.10	17,903.18	19,783.89	21,379.98	17,496.76	36,498.95	67,828.92	47,586.90	
Total de Depósitos	207,075.01	219,167.81	237,421.06	245,503.07	279,189.18	299,682.17	343,728.28	394,026.82	391,054.11	
Locales	1,609.54	3,687.83	14,418.95	15,771.32	29,044.10	41,728.71	55,555.20	67,014.08	80,484.82	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	1,609.54	3,687.83	9,418.95	10,771.32	24,044.10	36,728.71	53,055.20	64,514.08	77,984.82	
Depósitos de Bancos	0.00	0.00	5,000.00	5,000.00	5,000.00	5,000.00	2,500.00	2,500.00	2,500.00	
Extranjeros	205,465.46	215,479.98	223,002.11	229,731.75	250,145.08	257,953.46	288,173.08	327,012.74	310,569.29	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	204,595.07	214,161.61	222,398.50	228,738.75	248,698.10	254,866.67	285,079.62	301,867.43	300,772.87	
Depósitos de Bancos	870.39	1,318.36	603.61	992.99	1,446.98	3,086.79	3,093.47	25,145.31	9,796.43	
Patrimonio Total	25,627.96	27,485.20	23,941.22	25,580.34	28,330.12	29,806.71	32,985.05	33,224.99	34,473.42	
PROMEDIO (12 MESES)										
Total de Activos	217,024.62	233,493.09	247,845.27	253,747.17	280,907.86	298,884.68	329,670.36	362,824.27	380,114.03	
Activos Generadores de Ingresos	182,256.29	186,223.17	201,773.49	206,471.39	219,973.12	226,243.23	258,280.50	291,095.86	304,014.91	
Total de Prestamos	165,116.12	171,746.31	184,371.32	188,565.42	201,974.83	209,871.80	231,079.44	247,289.46	269,531.47	
Total de Inversiones	17,140.18	14,476.86	17,402.18	17,905.97	17,998.29	16,371.43	27,201.06	43,806.40	34,483.44	
Patrimonio Total	20,061.09	21,828.31	20,383.47	21,608.62	26,979.04	28,645.95	28,463.13	29,402.67	31,401.77	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	23,647.44	6,516.34	13,665.35	21,562.62	30,717.55	9,549.15	20,407.55	31,928.83	43,694.40	
Egreso de Operaciones	12,885.39	3,515.65	7,398.75	11,556.50	16,115.08	4,762.18	10,046.05	16,363.72	22,680.57	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	10,762.06	3,000.68	6,266.59	10,006.12	14,602.47	4,786.98	10,361.50	15,565.12	21,013.83
Otros Ingresos	3,151.01	447.56	1,524.31	3,837.17	6,939.53	2,377.45	7,014.28	10,142.60	13,071.11
Ingreso de Operaciones	13,913.07	3,448.24	7,790.90	13,843.29	21,542.00	7,164.43	17,375.78	25,707.71	34,084.95
Egresos Generales	4,530.05	1,208.41	3,007.73	5,709.72	8,869.76	3,775.05	7,513.02	12,187.40	16,432.79
Utilidad Antes de Provisiones	9,383.02	2,239.83	4,783.18	8,133.57	12,672.23	3,389.38	9,862.76	13,520.31	17,652.16
Utilidad del Periodo	4,512.02	737.42	1,266.82	3,104.37	5,503.67	1,291.29	4,185.83	4,674.80	5,879.67
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	1,839.86	2,971.84	2,327.11	3,992.53	4,595.11	4,121.75	3,367.27	3,566.07	4,301.71
Total Provisiones Para Préstamos	1,839.28	2,182.08	2,595.77	2,734.72	3,294.50	3,151.28	2,904.11	3,072.76	3,297.64
Préstamos Vencidos / Préstamos Totales (%)	1.02	1.60	1.19	1.97	2.05	1.77	1.26	1.22	1.37
Provisiones / Préstamos Vencidos (%)	99.97	73.43	111.54	68.50	71.70	76.46	86.25	86.17	76.66
Provisiones Para Préstamos / Préstamos Totales (%)	1.02	1.17	1.33	1.35	1.47	1.35	1.09	1.05	1.05
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	10.61	10.81	8.89	8.96	8.84	8.67	8.46	7.55	7.84
Patrimonio / Activos Generadores de Ing. (%)	13.18	13.64	11.23	11.47	11.54	11.88	10.87	9.25	9.51
Patrimonio / Préstamos Totales (%)	14.25	14.75	12.26	12.59	12.64	12.77	12.36	11.40	10.94
Indice de Adecuacion de Capital	15.90	14.54	9.63	10.51	10.80	10.50	11.09	10.40	11.10
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	12.19	14.49	17.82	17.38	20.12	24.22	19.41	15.16	14.29
Activos Líquidos / Activos Totales (%)	10.45	12.50	15.71	14.94	17.54	21.12	17.10	13.57	12.71
Activos Líquidos + Inversiones / Depósitos Totales (%)	19.25	21.45	25.36	25.44	27.78	30.06	30.02	32.37	26.46
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.48	1.58	1.26	2.00	2.50	2.28	3.24	2.14	1.93
Utilidad Neta / Total de Activos (Promedio) (%)	2.08	1.26	1.02	1.63	1.96	1.73	2.54	1.72	1.55
Utilidad Neta / Patrimonio Total (Promedio) (%)	22.49	13.51	12.43	19.16	20.40	18.03	29.41	21.20	18.72
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	12.97	14.00	13.55	13.92	13.96	16.88	15.80	14.62	14.37
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.07	7.55	7.33	7.46	7.33	8.42	7.78	7.50	7.46
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.90	6.45	6.21	6.46	6.64	8.46	8.02	7.13	6.91



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Egresos Generales / Ingresos de Operaciones (%)	32.56	35.04	38.61	41.25	41.17	52.69	43.24	47.41	48.21
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.73	0.96	1.51	2.48	3.15	4.20	5.43	4.65	4.30
PRODUCTIVIDAD									
Número de Empleados	87.00	86.00	327.00	322.00	354.00	384.00	424.00	435.00	452.00
Número de Sucursales	1.00	1.00	1.00	1.00	5.00	7.00	7.00	7.00	7.00
Préstamos / Empleados	2,067.73	2,166.51	597.28	630.90	632.93	607.87	629.36	669.95	696.91
Depósitos Totales / Empleados	2,380.17	2,548.46	726.06	762.43	788.67	780.42	810.68	905.81	865.16
Utilidad Neta / Empleados	51.86	8.57	3.87	9.64	15.55	3.36	9.87	10.75	13.01
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	25.44	19.41	18.97	28.72	32.63	35.20	44.82	54.07	37.35
Préstamos (%)	19.66	18.54	12.61	16.77	24.55	25.28	36.63	43.46	40.59
Locales (%)	10.78	2.51	39.73	30.85	87.73	80.42	27.30	28.06	26.12
Extranjeros (%)	21.06	21.47	7.70	13.90	15.39	16.79	38.82	47.05	44.01
Depósitos (%)	20.80	15.40	18.63	24.47	34.83	36.74	44.78	60.50	40.07
Locales (%)	179.21	693.87	1,805.05	1,750.43	1,704.49	1,031.52	285.29	324.91	177.11
Extranjeros (%)	20.26	13.74	11.85	16.97	21.75	19.71	29.22	42.35	24.16
Patrimonio (%)	76.82	69.96	42.29	45.04	10.54	8.45	37.78	29.88	21.68
Utilidad Neta (%)	109.77	41.72	22.32	63.56	21.98	75.11	230.42	50.59	6.83
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	173,292.92	179,332.66	187,797.86	195,181.02	216,547.91	224,445.65	257,588.06	281,873.72	305,523.15
Mención Especial	4,547.34	3,665.11	3,428.33	4,153.41	3,632.54	4,960.91	5,339.49	5,744.40	5,209.57
Subnormal	2,018.54	2,491.25	2,990.28	2,646.78	2,656.19	2,983.06	3,458.96	3,318.89	4,030.05
Dudoso	1,747.11	2,858.65	3,549.29	3,774.57	4,387.44	4,055.65	3,280.86	3,453.92	3,429.24
Irrecuperable	125.56	154.44	139.20	128.60	127.90	129.59	86.41	111.08	111.08
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	10.00	10.00	10.00	10.00	9.00	8.25	9.27	10.42	9.21
Resto del País	12.50	12.50	12.50	12.50	12.50	12.00	0.00	7.00	14.00



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Al por Menor	0.00	14.00	6.71	6.71	9.83	11.87	9.14	8.50	8.54
Consumo									
Vivienda Hipotecaria	0.00	0.00	0.00	0.00	0.00	0.00	18.00	18.00	0.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	11.71	11.83	11.93	14.13	14.32	12.00	12.00	12.00	11.50
Tarjeta de Crédito	11.71	11.83	11.93	14.11	14.30	12.00	12.00	12.00	11.50
TASA DE INTERES PASIVA									
Persona Natural	6.17	6.25	6.04	6.06	6.18	6.14	5.81	0.00	5.40
Persona Juridica	6.59	6.58	6.40	6.30	6.64	6.62	6.34	0.00	5.96