



St. Georges Bank & Company, Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	320,304.90	343,619.96	390,020.16	440,041.32	439,509.44	440,049.81	462,650.56	514,222.92	572,955.30	
Activos Líquidos	56,180.27	72,582.15	66,704.11	59,715.71	55,899.55	30,238.14	63,767.82	64,172.33	56,579.98	
Total de Préstamos	224,057.48	233,423.58	266,849.67	291,429.27	315,005.47	309,024.06	296,733.65	305,915.66	376,432.07	
Locales	42,763.63	44,864.17	47,357.83	49,289.47	53,931.66	54,749.96	56,381.31	57,322.56	59,588.70	
Extranjeros	181,293.84	188,559.41	219,491.84	242,139.79	261,073.81	254,274.11	240,352.34	248,593.10	316,843.37	
Total de Inversiones	21,379.98	17,496.76	36,498.95	67,828.92	47,586.90	76,788.70	80,031.71	120,858.52	114,715.26	
Total de Depósitos	279,189.18	299,682.17	343,728.28	394,026.82	391,054.11	388,427.77	414,956.95	466,703.65	524,045.63	
Locales	29,044.10	41,728.71	55,555.20	67,014.08	80,484.82	81,728.18	88,381.50	100,443.82	97,913.99	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	24,044.10	36,728.71	53,055.20	64,514.08	77,984.82	79,228.18	88,381.50	100,443.82	97,913.99	
Depósitos de Bancos	5,000.00	5,000.00	2,500.00	2,500.00	2,500.00	2,500.00	0.00	0.00	0.00	
Extranjeros	250,145.08	257,953.46	288,173.08	327,012.74	310,569.29	306,699.59	326,575.45	366,259.83	426,131.63	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	248,698.10	254,866.67	285,079.62	301,867.43	300,772.87	301,754.60	320,933.47	360,034.73	414,602.82	
Depósitos de Bancos	1,446.98	3,086.79	3,093.47	25,145.31	9,796.43	4,944.98	5,641.98	6,225.10	11,528.82	
Patrimonio Total	28,330.12	29,806.71	32,985.05	33,224.99	33,863.43	34,476.73	35,291.71	37,176.07	38,758.05	
PROMEDIO (12 MESES)										
Total de Activos	280,907.86	298,884.68	329,670.36	362,824.27	379,907.17	391,834.89	426,335.36	477,132.12	506,232.37	
Activos Generadores de Ingresos	219,973.12	226,243.23	258,280.50	291,095.86	304,014.91	318,366.55	340,056.99	393,016.18	426,869.85	
Total de Prestamos	201,974.83	209,871.80	231,079.44	247,289.46	269,531.47	271,223.82	281,791.66	298,672.46	345,718.77	
Total de Inversiones	17,998.29	16,371.43	27,201.06	43,806.40	34,483.44	47,142.73	58,265.33	94,343.72	81,151.08	
Patrimonio Total	26,979.04	28,645.95	28,463.13	29,402.67	31,096.77	32,141.72	34,138.38	35,200.53	36,310.74	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	30,717.55	9,549.15	20,407.55	31,928.83	43,694.40	11,152.57	22,307.77	33,097.28	44,053.40	
Egreso de Operaciones	16,115.08	4,762.18	10,046.05	16,363.72	22,680.57	6,154.30	12,612.40	19,796.70	27,510.30	



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Ingreso Neto de Intereses	14,602.47	4,786.98	10,361.50	15,565.12	21,013.83	4,998.27	9,695.37	13,300.58	16,543.10
Otros Ingresos	6,939.53	2,377.45	7,014.28	10,142.60	13,071.11	2,858.51	6,313.77	9,589.57	13,762.86
Ingreso de Operaciones	21,542.00	7,164.43	17,375.78	25,707.71	34,084.95	7,856.79	16,009.13	22,890.15	30,305.96
Egresos Generales	8,869.76	3,775.05	7,513.02	12,187.40	16,432.79	4,381.18	9,014.02	13,472.91	17,861.82
Utilidad Antes de Provisiones	12,672.23	3,389.38	9,862.76	13,520.31	17,652.16	3,475.61	6,995.12	9,417.24	12,444.14
Utilidad del Periodo	5,503.67	1,291.29	4,185.83	4,674.80	5,879.67	999.03	2,136.14	3,275.22	5,231.04
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	4,595.11	4,121.75	3,367.27	3,566.07	4,301.71	3,804.45	4,616.00	3,324.90	2,553.12
Total Provisiones Para Préstamos	3,294.50	3,151.28	2,904.11	3,072.76	3,297.64	3,224.78	3,067.03	2,765.80	2,499.30
Préstamos Vencidos / Préstamos Totales (%)	2.05	1.77	1.26	1.22	1.37	1.23	1.56	1.09	0.68
Provisiones / Préstamos Vencidos (%)	71.70	76.46	86.25	86.17	76.66	84.76	66.44	83.18	97.89
Provisiones Para Préstamos / Préstamos Totales (%)	1.47	1.35	1.09	1.05	1.05	1.04	1.03	0.90	0.66
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	8.84	8.67	8.46	7.55	7.70	7.83	7.63	7.23	6.76
Patrimonio / Activos Generadores de Ing. (%)	11.54	11.88	10.87	9.25	9.34	8.94	9.37	8.71	7.89
Patrimonio / Préstamos Totales (%)	12.64	12.77	12.36	11.40	10.75	11.16	11.89	12.15	10.30
Indice de Adecuacion de Capital	10.80	10.50	11.09	10.40	0.00	11.60	10.40	11.68	11.49
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	20.12	24.22	19.41	15.16	14.29	7.78	15.37	13.75	10.80
Activos Líquidos / Activos Totales (%)	17.54	21.12	17.10	13.57	12.72	6.87	13.78	12.48	9.88
Activos Líquidos + Inversiones / Depósitos Totales (%)	27.78	30.06	30.02	32.37	26.46	27.55	34.65	39.65	32.69
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.50	2.28	3.24	2.14	1.93	1.26	1.26	1.11	1.23
Utilidad Neta / Total de Activos (Promedio) (%)	1.96	1.73	2.54	1.72	1.55	1.02	1.00	0.92	1.03
Utilidad Neta / Patrimonio Total (Promedio) (%)	20.40	18.03	29.41	21.20	18.91	12.43	12.51	12.41	14.41
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	13.96	16.88	15.80	14.62	14.37	14.01	13.12	11.23	10.32
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.33	8.42	7.78	7.50	7.46	7.73	7.42	6.72	6.44



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.64	8.46	8.02	7.13	6.91	6.28	5.70	4.51	3.88
Egresos Generales / Ingresos de Operaciones (%)	41.17	52.69	43.24	47.41	48.21	55.76	56.31	58.86	58.94
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.15	4.20	5.43	4.65	4.30	3.59	3.71	3.25	3.22
PRODUCTIVIDAD									
Número de Empleados	354.00	384.00	424.00	435.00	452.00	452.00	452.00	456.00	474.00
Número de Sucursales	5.00	7.00	7.00	7.00	7.00	0.00	6.00	6.00	6.00
Préstamos / Empleados	632.93	607.87	629.36	669.95	696.91	683.68	656.49	670.87	794.16
Depósitos Totales / Empleados	788.67	780.42	810.68	905.81	865.16	859.35	918.05	1,023.47	1,105.58
Utilidad Neta / Empleados	15.55	3.36	9.87	10.75	13.01	2.21	4.73	7.18	11.04
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	32.63	35.20	44.82	54.07	37.22	28.06	18.62	16.86	30.36
Préstamos (%)	24.55	25.28	36.63	43.46	40.59	32.39	11.20	4.97	19.50
Locales (%)	87.73	80.42	27.30	28.06	26.12	22.03	19.05	16.30	10.49
Extranjeros (%)	15.39	16.79	38.82	47.05	44.01	34.85	9.50	2.67	21.36
Depósitos (%)	34.83	36.74	44.78	60.50	40.07	29.61	20.72	18.44	34.01
Locales (%)	1,704.49	1,031.52	285.29	324.91	177.11	95.86	59.09	49.88	21.66
Extranjeros (%)	21.75	19.71	29.22	42.35	24.16	18.90	13.33	12.00	37.21
Patrimonio (%)	10.54	8.45	37.78	29.88	19.53	15.67	6.99	11.89	14.45
Utilidad Neta (%)	21.98	75.11	230.42	50.59	6.83	-22.63	-48.97	-29.94	-11.03
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	216,547.91	224,445.65	257,588.06	281,873.72	305,523.15	301,252.08	291,429.43	299,955.73	370,033.15
Mención Especial	3,632.54	4,960.91	5,339.49	5,744.40	5,209.57	4,348.36	2,479.25	3,802.72	4,150.05
Subnormal	2,656.19	2,983.06	3,458.96	3,318.89	4,030.05	3,538.69	2,225.14	1,586.99	2,014.41
Dudoso	4,387.44	4,055.65	3,280.86	3,453.92	3,429.24	2,978.63	3,449.19	3,134.29	2,621.73
Irrecuperable	127.90	129.59	86.41	111.08	111.08	131.08	217.68	201.74	112.02
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	8.00	8.00	11.67	11.50	10.00	11.00	11.00	11.00	7.67
Resto del País	12.00	12.00	0.00	14.00	0.00	0.00	0.00	0.00	0.00
Al por Menor	7.00	9.33	10.00	10.00	9.25	9.75	10.00	10.50	10.50
Consumo									
Vivienda Hipotecaria	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	11.00	9.50	9.50	9.75	10.20	11.00	10.60	10.80	10.40
Tarjeta de Crédito	13.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
TASA DE INTERES PASIVA									
Persona Natural	6.18	6.14	5.81	5.52	5.40	5.41	5.49	5.51	5.47
Persona Juridica	6.64	6.62	6.34	6.10	5.96	5.81	6.03	6.02	5.82