

**ST. GEORGES BANK & COMPANY, INC.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	439,509.44	440,049.81	462,650.56	514,222.92	572,955.30	576,753.70	573,130.38	589,916.52	599,230.75
ACTIVOS LIQUIDOS	55,899.55	30,238.14	63,767.82	64,172.33	56,579.98	47,422.52	35,010.01	36,548.25	44,863.02
TOTAL DE PRESTAMOS	315,005.47	309,024.06	296,733.65	305,915.66	376,432.07	387,779.67	395,645.07	414,177.54	410,593.83
LOCALES	53,931.66	54,749.96	56,381.31	57,322.56	59,588.70	63,550.22	69,427.13	74,024.93	79,564.39
EXTRANJEROS	261,073.81	254,274.11	240,352.34	248,593.10	316,843.37	324,229.45	326,217.94	340,152.61	331,029.44
TOTAL DE INVERSIONES	47,586.90	76,788.70	80,031.71	120,858.52	114,715.26	115,099.38	117,442.62	113,146.97	116,988.24
TOTAL DE DEPOSITOS	391,054.11	388,427.77	414,956.95	466,703.65	524,045.63	525,187.89	519,017.41	531,683.81	544,108.02
LOCALES	80,484.82	81,728.18	88,381.50	100,443.82	97,913.99	84,679.39	88,724.59	89,036.82	94,563.58
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	77,984.82	79,228.18	88,381.50	100,443.82	97,913.99	84,679.39	88,724.59	89,036.82	94,563.58
DEPOSITOS DE BANCOS	2,500.00	2,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	310,569.29	306,699.59	326,575.45	366,259.83	426,131.63	440,508.50	430,292.82	442,646.98	449,544.44
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	300,772.87	301,754.60	320,933.47	360,034.73	414,602.82	423,577.14	419,001.47	433,756.59	442,297.04
DEPOSITOS DE BANCOS	9,796.43	4,944.98	5,641.98	6,225.10	11,528.82	16,931.36	11,291.35	8,890.40	7,247.40
PATRIMONIO TOTAL	33,863.42	34,476.73	35,291.71	37,176.07	38,758.05	40,381.13	42,353.60	46,262.83	45,499.51
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	379,907.17	391,834.89	426,335.36	477,132.12	506,232.37	508,401.75	517,890.47	552,069.72	586,093.02
ACTIVOS GENERADORES DE INGRESOS	304,014.91	318,366.55	340,056.99	393,016.18	426,869.85	444,345.91	444,926.53	477,049.35	509,364.70
TOTAL DE PRESTAMOS	269,531.47	271,223.82	281,791.66	298,672.46	345,718.77	348,401.87	346,189.36	360,046.60	393,512.95
TOTAL DE INVERSIONES	34,483.44	47,142.73	58,265.33	94,343.72	81,151.08	95,944.04	98,737.17	117,002.74	115,851.75
PATRIMONIO TOTAL	31,096.77	32,141.72	34,138.38	35,200.53	36,310.74	37,428.93	38,822.65	41,719.45	42,128.78
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	43,694.40	11,152.57	22,307.77	33,097.28	44,053.40	11,786.39	23,794.20	36,431.74	49,270.56
EGRESOS DE OPERACIONES	22,680.57	6,154.30	12,612.40	19,796.70	27,510.30	8,093.70	15,997.81	23,885.71	31,867.18
INGRESO NETO DE INTERESES	21,013.83	4,998.27	9,695.37	13,300.58	16,543.10	3,692.69	7,796.39	12,546.03	17,403.38

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OTROS INGRESOS	13,071.11	2,858.51	6,313.77	9,589.57	13,762.86	3,035.58	6,102.95	9,395.97	13,131.98
INGRESO DE OPERACIONES	34,084.95	7,856.79	16,009.13	22,890.15	30,305.96	6,728.27	13,899.34	21,942.01	30,535.36
EGRESOS GENERALES	16,432.79	4,381.18	9,014.02	13,472.91	17,861.82	4,747.37	10,150.72	14,608.42	19,414.72
UTILIDAD ANTES DE PROVISIONES	17,652.16	3,475.61	6,995.12	9,417.24	12,444.14	1,980.90	3,748.62	7,333.58	11,120.64
UTILIDAD DEL PERIODO	5,879.67	999.03	2,136.14	3,275.22	5,231.04	1,307.13	1,700.52	4,265.84	7,003.56
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	4,301.71	3,804.45	4,616.00	3,324.90	2,553.12	2,884.44	2,725.62	2,608.09	2,731.39
TOTAL PROVISIONES PARA PRESTAMOS	3,297.64	3,224.78	3,067.03	2,765.80	2,499.30	2,103.40	2,239.66	2,377.76	2,412.52
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.37	1.23	1.56	1.09	0.68	0.74	0.69	0.63	0.67
PROVISIONES / PRESTAMOS VENCIDOS (%)	76.66	84.76	66.44	83.18	97.89	72.92	82.17	91.17	88.33
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.05	1.04	1.03	0.90	0.66	0.54	0.57	0.57	0.59
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	7.70	7.83	7.63	7.23	6.76	7.00	7.39	7.84	7.59
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.34	8.94	9.37	8.71	7.89	8.03	8.25	8.77	8.62
PATRIMONIO / PRESTAMOS TOTALES (%)	10.75	11.16	11.89	12.15	10.30	10.41	10.70	11.17	11.08
INDICE DE ADECUACION DE CAPITAL	11.10	11.62	10.36	11.68	11.49	12.22	11.99	12.26	12.92
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.29	7.78	15.37	13.75	10.80	9.03	6.75	6.87	8.25
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.72	6.87	13.78	12.48	9.88	8.22	6.11	6.20	7.49
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	26.46	27.55	34.65	39.65	32.69	30.95	29.37	28.15	29.75
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.93	1.26	1.26	1.11	1.23	1.18	0.76	1.19	1.37
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.55	1.02	1.00	0.92	1.03	1.03	0.66	1.03	1.19
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.91	12.43	12.51	12.41	14.41	13.97	8.76	13.63	16.62
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.37	14.01	13.12	11.23	10.32	10.61	10.70	10.18	9.67
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.46	7.73	7.42	6.72	6.44	7.29	7.19	6.68	6.26
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	6.91	6.28	5.70	4.51	3.88	3.32	3.50	3.51	3.42



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ZONA LIBRE	9.80	10.88	10.97	11.00	6.64	6.81	7.00	4.99	4.56
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.93
AL POR MENOR	8.97	9.82	10.07	10.31	10.44	10.59	9.40	8.03	6.97
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	10.50	8.50
PRESTAMO PERSONAL	9.59	10.08	10.15	10.22	9.92	10.13	9.65	10.15	9.76
TARJETA DE CREDITO	11.50	11.50	11.50	11.50	11.50	11.50	23.45	23.67	23.21
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.25	4.81	5.47	5.51	5.46	4.68	4.24	4.14	4.31
PERSONA JURIDICA	5.61	4.92	5.71	5.95	5.34	5.08	4.59	4.30	4.25