



Fecha: 14 de Marzo de 2005

ST GEORGE BANK & COMPANY, INC
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	11,453,844.59	3,301,924.57	6,870,257.34	10,672,936.68	0.00
Préstamos	9,777,248.96	2,795,944.61	5,676,169.83	8,746,986.88	0.00
Depósitos	621,648.32	139,017.75	317,319.98	565,641.65	0.00
Inversiones	1,054,947.31	366,962.21	876,767.53	1,360,308.15	0.00
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	7,641,755.36	2,467,924.39	5,273,575.71	8,005,192.36	0.00
Intereses Pagados	6,490,290.00	2,135,767.88	4,550,114.04	7,010,469.82	0.00
Comisiones	1,151,465.36	332,156.51	723,461.67	994,722.54	0.00
INGRESO NETO DE INTERESES	3,812,089.23	834,000.18	1,596,681.63	2,667,744.32	0.00
OTROS INGRESOS	487,072.94	337,368.62	732,642.50	1,709,053.70	0.00
Comisiones	303,247.10	73,663.41	145,139.56	238,417.68	0.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	183,825.84	263,705.21	587,502.94	1,470,636.02	0.00
INGRESOS DE OPERACIONES	4,299,162.17	1,171,368.80	2,329,324.13	4,376,798.02	0.00
EGRESOS GENERALES	2,221,428.40	677,292.84	1,367,061.20	2,087,199.61	0.00
Gastos Administrativos	1,174,156.32	400,861.35	835,396.20	1,293,996.32	0.00
Gastos Generales	630,945.56	165,392.76	314,892.35	468,529.52	0.00
G. de Depreciación	252,164.00	64,241.09	124,513.40	191,807.23	0.00
Otros Gastos	164,162.52	46,797.64	92,259.25	132,866.54	0.00
UTILIDADES ANTES DE PROVISIONES	2,077,733.77	494,075.96	962,262.93	2,289,598.41	0.00
CUENTAS MALAS	367,941.84	127,009.96	192,821.74	217,688.91	0.00



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Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	1,709,791.93	367,066.00	769,441.19	2,071,909.50	0.00