

**St. Georges Bank & Company, Inc.**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Balboas )**

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	50,604,293.51	12,598,938.49	26,158,757.52	40,481,910.19	55,688,942.98
PRESTAMOS	44,371,395.22	11,364,777.87	23,829,597.06	37,090,500.17	51,187,407.99
DEPOSITOS	54,454.14	5,414.34	10,938.68	18,140.69	25,373.83
INVERSIONES	6,178,444.15	1,228,746.28	2,318,221.78	3,373,269.33	4,476,161.16
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	29,281,206.18	6,874,644.46	14,292,744.54	22,272,903.68	31,161,882.17
INTERESES PAGADOS	27,168,980.72	6,286,938.58	13,143,585.97	20,315,526.63	28,331,880.77
COMISIONES	2,112,225.46	587,705.88	1,149,158.57	1,957,377.05	2,830,001.40
INGRESO NETO DE INTERESES	21,323,087.33	5,724,294.03	11,866,012.98	18,209,006.51	24,527,060.81
OTROS INGRESOS	13,542,019.45	3,300,533.14	7,054,390.60	11,614,946.87	16,457,455.29
COMISIONES	10,700,019.29	3,016,980.03	6,443,254.71	10,567,022.37	14,838,852.14
OPERACIONES CON DIVISAS	4,181.94	(9,879.12)	(11,791.59)	(7,653.19)	(38,832.56)
DIVIDENDOS	17,941.62	0.00	0.00	0.00	0.00
OTROS INGRESOS	2,819,876.60	293,432.23	622,927.48	1,055,577.69	1,657,435.71
INGRESOS DE OPERACIONES	34,865,106.78	9,024,827.17	18,920,403.58	29,823,953.38	40,984,516.10
EGRESOS GENERALES	20,485,924.59	5,843,656.83	12,671,286.63	19,417,230.08	26,177,148.36
GASTOS ADMINISTRATIVOS	12,051,776.37	3,437,714.12	7,577,804.86	11,435,724.33	15,301,168.88
GASTOS GENERALES	3,224,381.91	808,394.02	1,607,654.29	2,427,796.77	3,358,113.26
GASTOS DE DEPRECIACION	1,191,772.34	306,008.57	621,765.04	974,184.57	1,356,325.93
OTROS GASTOS	4,017,993.97	1,291,540.12	2,864,062.44	4,579,524.41	6,161,540.29
UTILIDADES ANTES DE PROVISIONES	14,379,182.19	3,181,170.34	6,249,116.95	10,406,723.30	14,807,367.74
CUENTAS MALAS	5,133,509.16	1,243,256.66	2,374,087.68	3,443,882.99	4,794,668.81
UTILIDAD DEL PERIODO	9,245,673.03	1,937,913.68	3,875,029.27	6,962,840.31	10,012,698.93