



ST George Bank & Company, Inc
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	16,150,671.83	105.96	15,242,035.54	14,419,382.13	15,397,867.50	18,749,618.46	17,920,014.63	23,293,512.06	23,004,843.96	29,250,642.16	28,265,828.54	22,303,391.80	26,497,852.31	30,180,527.43	31,392,707.37
Depositos Locales en Bancos	746,674.37	29.53	2,528,315.14	267,121.69	74,631.92	157,673.53	235,900.34	394,448.35	524,702.83	143,424.01	51,889.41	121,075.47	133,209.79	199,569.04	3,274,989.51
A la Vista	-83,325.63	-59.81	139,315.14	224,121.69	39,631.92	82,673.53	50,900.34	69,448.35	57,702.83	76,424.01	51,889.41	35,075.47	37,209.79	133,569.04	55,989.51
A Plazo	830,000.00	34.74	2,389,000.00	43,000.00	35,000.00	75,000.00	185,000.00	325,000.00	467,000.00	67,000.00	0.00	86,000.00	96,000.00	66,000.00	3,219,000.00
Depositos Extranjeros en Bancos	15,383,789.44	121.05	12,709,098.47	14,132,103.95	15,309,431.58	18,577,078.84	17,667,098.33	22,876,538.75	22,469,975.26	29,080,129.64	28,183,333.05	22,160,816.26	26,346,460.94	29,963,417.06	28,092,887.91
A la Vista	2,686,054.82	53.87	4,985,836.39	8,647,387.55	2,942,675.81	8,630,934.42	7,238,010.50	8,035,533.95	7,073,323.22	7,235,421.47	6,871,510.30	7,721,287.26	7,198,256.29	8,187,965.82	7,671,891.21
A Plazo	12,697,734.62	164.41	7,723,262.08	5,484,716.40	12,366,755.77	9,946,144.42	10,429,087.83	14,841,004.80	15,396,652.04	21,844,708.17	21,311,822.75	14,439,529.00	19,148,204.65	21,775,451.24	20,420,996.70
Otros	20,208.02	437.22	4,621.93	20,156.49	13,804.00	14,866.09	17,015.96	22,524.96	10,165.87	27,088.51	30,606.08	21,500.07	18,181.58	17,541.33	24,829.95
CARTERA CREDITICIA	23,210,303.46	38.41	60,430,774.49	64,750,215.45	64,687,079.27	66,577,304.98	67,825,190.93	69,454,326.17	68,910,275.36	68,062,913.37	76,779,986.40	82,783,642.92	81,004,315.81	80,729,077.66	83,641,077.95
Extranjero	23,210,303.46	38.41	60,430,774.49	64,750,215.45	64,687,079.27	66,577,304.98	67,825,190.93	69,454,326.17	68,910,275.36	68,062,913.37	76,779,986.40	82,783,642.92	81,004,315.81	80,729,077.66	83,641,077.95
INVERSIONES EN VALORES	8,015,350.94	274.67	2,918,161.85	8,706,957.59	13,837,979.92	12,034,079.12	12,728,240.85	13,828,450.39	12,518,926.42	9,802,550.41	10,038,996.83	11,897,356.78	12,343,163.64	11,747,685.40	10,933,512.79
Extranjero	8,015,350.94	274.67	2,918,161.85	8,706,957.59	13,837,979.92	12,034,079.12	12,728,240.85	13,828,450.39	12,518,926.42	9,802,550.41	10,038,996.83	11,897,356.78	12,343,163.64	11,747,685.40	10,933,512.79
OTROS ACTIVOS	-1,162,454.23	-27.87	4,170,485.92	3,781,356.91	3,120,845.42	3,143,099.34	3,162,160.39	3,368,715.47	3,060,892.81	3,129,935.94	3,272,104.14	3,344,247.09	3,141,672.92	2,894,803.79	3,008,031.69
Locales	-535,696.85	-43.54	1,230,357.41	1,230,555.45	734,296.20	805,515.01	797,459.74	1,255,793.64	783,650.38	768,522.50	757,208.98	741,315.80	722,789.93	702,845.45	694,660.56
Extranjero	-626,757.38	-21.32	2,940,128.51	2,550,801.46	2,386,549.22	2,337,584.33	2,364,700.65	2,112,921.83	2,277,242.43	2,361,413.44	2,514,895.16	2,602,931.29	2,418,882.99	2,191,958.34	2,313,371.13
TOTAL DE ACTIVOS	46,213,872.00	55.84	82,761,457.80	91,657,912.08	97,043,772.11	100,504,101.90	101,635,606.80	109,945,004.09	107,494,938.55	110,246,041.88	118,356,915.91	120,328,638.59	122,987,004.68	125,552,094.28	128,975,329.80
DEPOSITOS	41,264,148.56	54.98	75,058,154.23	83,266,973.84	88,842,732.35	92,010,401.87	92,305,416.81	100,318,674.26	97,209,414.29	100,022,558.80	107,957,599.60	108,417,483.00	111,227,077.48	113,950,418.96	116,322,302.79
Locales	540,931.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	540,931.35	540,931.35	540,931.35	540,931.35
De Bancos	540,931.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	540,931.35	540,931.35	540,931.35	540,931.35
A Plazo	540,931.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	540,931.35	540,931.35	540,931.35	540,931.35
Extranjero	40,723,217.21	54.26	75,058,154.23	83,266,973.84	88,842,732.35	92,010,401.87	92,305,416.81	100,318,674.26	97,209,414.29	100,022,558.80	107,957,599.60	107,876,551.65	110,686,146.13	113,409,487.61	115,781,371.44
De Particulares	43,005,518.35	59.32	72,495,853.09	80,758,762.51	87,822,569.39	90,990,401.87	91,932,631.35	99,777,742.91	96,098,482.94	98,911,627.45	106,846,668.25	107,596,551.65	110,406,146.13	113,129,487.61	115,501,371.44
A la Vista	4,228,327.70	17.13	24,686,494.46	27,013,952.70	27,900,640.02	27,494,663.70	26,385,037.50	30,943,692.04	28,168,161.22	29,075,450.45	29,795,212.40	29,579,978.50	28,126,054.04	29,975,957.16	28,914,822.16
A Plazo	38,249,976.77	80.71	47,393,679.91	52,951,008.14	59,207,030.59	62,809,235.30	64,866,936.99	68,043,025.69	67,269,181.63	69,042,508.21	76,131,538.42	77,101,158.57	81,319,093.29	82,234,798.57	85,643,656.68
De Ahorro	527,213.88	126.83	415,678.72	793,801.67	714,898.78	686,502.87	680,656.86	791,025.18	661,140.09	793,668.79	919,917.43	915,414.58	960,998.80	918,731.88	942,892.60
De Bancos	-2,282,301.14	-89.07	2,562,301.14	2,508,211.33	1,020,162.96	1,020,000.00	372,785.46	540,931.35	1,110,931.35	1,110,931.35	1,110,931.35	280,000.00	280,000.00	280,000.00	280,000.00
A Plazo	-2,282,301.14	-89.07	2,562,301.14	2,508,211.33	1,020,162.96	1,020,000.00	372,785.46	540,931.35	1,110,931.35	1,110,931.35	1,110,931.35	280,000.00	280,000.00	280,000.00	280,000.00
OTROS PASIVOS	1,658,935.44	211.52	784,299.64	1,339,401.99	976,325.34	1,087,179.83	1,200,208.62	1,380,755.99	1,454,742.96	1,221,676.60	1,314,850.05	2,729,636.37	2,396,273.47	2,018,977.39	2,443,235.08
Locales	53,631.50	164.61	32,581.92	70,381.46	102,055.07	115,288.28	127,222.85	140,559.36	152,801.63	187,150.46	194,597.67	157,924.91	203,008.50	135,710.68	86,213.42
Extranjero	1,605,303.94	213.55	751,717.72	1,269,020.53	874,270.27	971,891.55	1,072,985.77	1,240,196.63	1,301,941.33	1,034,526.14	1,120,252.38	2,571,711.46	2,193,264.97	1,883,266.71	2,357,021.66
PATRIMONIO	3,290,788.00	47.56	6,919,003.93	7,051,536.25	7,224,714.42	7,406,520.20	8,129,981.37	8,245,573.84	8,830,781.30	9,001,806.48	9,084,466.26	9,181,519.22	9,363,653.73	9,582,697.93	10,209,791.93
Capital	2,000,000.00	30.77	6,500,000.00	6,500,000.00	6,500,000.00	6,500,000.00	7,500,000.00	7,500,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,500,000.00
Utilidad de Periodos Anteriores	0.00	0.00	0.00	419,003.93	419,003.93	419,003.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	1,290,788.00	308.06	419,003.93	132,532.32	305,710.49	487,516.27	629,981.37	745,573.84	830,781.30	1,001,806.48	1,084,466.26	1,181,519.22	1,363,653.73	1,582,697.93	1,709,791.93
PASIVO Y PATRIMONIO	46,213,872.00	55.84	82,761,457.80	91,657,912.08	97,043,772.11	100,504,101.90	101,635,606.80	109,945,004.09	107,494,938.55	110,246,041.88	118,356,915.91	120,328,638.59	122,987,004.68	125,552,094.28	128,975,329.80