

ST. GEORGES BANK & COMPANY, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

| | VARIACION ABSOLUTA | % | 2017 | 2018 | | | | | | | | | | | |
|---------------------------------|-----------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| ACTIVOS LIQUIDOS | 35,927.41 | 61.34% | 58,566.56 | 58,062.78 | 56,757.70 | 57,278.10 | 57,051.59 | 46,667.10 | 56,724.40 | 59,303.20 | 56,191.52 | 108,286.01 | 74,052.36 | 119,251.55 | 94,493.98 |
| Depositos Locales en Bancos | 3,522.52 | 30.54% | 11,534.07 | 10,703.59 | 10,573.83 | 11,457.68 | 13,806.38 | 11,969.41 | 14,671.34 | 10,184.99 | 11,938.82 | 38,661.99 | 37,069.36 | 20,702.24 | 15,056.58 |
| A la Vista | 3,562.52 | 31.27% | 11,394.07 | 10,563.59 | 10,433.83 | 11,317.68 | 13,666.38 | 11,829.41 | 14,671.34 | 10,184.99 | 11,938.82 | 7,670.42 | 8,077.79 | 13,182.67 | 14,956.58 |
| A Plazo | (40.00) | (28.57%) | 140.00 | 140.00 | 140.00 | 140.00 | 140.00 | 140.00 | 0.00 | 0.00 | 0.00 | 30,991.56 | 28,991.56 | 7,519.57 | 100.00 |
| Depositos Extranjeros en Bancos | 33,504.88 | 85.39% | 39,235.82 | 41,550.80 | 39,506.08 | 39,871.85 | 37,419.81 | 29,374.50 | 36,896.20 | 40,712.26 | 38,673.13 | 60,335.08 | 31,291.09 | 92,137.02 | 72,740.70 |
| A la Vista | 40,905.10 | 199.47% | 20,507.38 | 22,993.97 | 21,882.28 | 24,111.72 | 23,202.25 | 16,219.23 | 25,261.57 | 30,336.91 | 28,590.00 | 50,347.29 | 21,688.35 | 81,534.24 | 61,412.48 |
| A Plazo | (7,400.22) | (39.51%) | 18,728.44 | 18,556.83 | 17,623.79 | 15,760.13 | 14,217.57 | 13,155.28 | 11,634.63 | 10,375.34 | 10,083.13 | 9,987.80 | 9,602.74 | 10,602.78 | 11,328.23 |
| Menos Provisiones | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Locales | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Extranjero | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otros | (1,099.99) | (14.11%) | 7,796.68 | 5,808.39 | 6,677.80 | 5,948.57 | 5,825.39 | 5,323.18 | 5,156.86 | 8,405.96 | 5,579.57 | 9,288.94 | 5,691.92 | 6,412.29 | 6,696.69 |
| CARTERA CREDITICIA | 44,968.60 | 3.89% | 1,156,354.03 | 1,129,149.31 | 1,128,987.42 | 1,119,527.91 | 1,142,094.05 | 1,162,853.57 | 1,164,960.21 | 1,188,676.51 | 1,206,121.67 | 1,205,562.09 | 1,208,462.97 | 1,231,738.48 | 1,201,322.63 |
| Locales | 37,919.67 | 8.61% | 440,192.15 | 442,012.12 | 439,933.24 | 433,781.39 | 434,426.80 | 437,605.55 | 432,328.61 | 464,580.28 | 466,662.77 | 467,483.82 | 473,096.92 | 497,529.60 | 478,111.82 |
| Extranjero | 29,591.60 | 4.09% | 723,469.38 | 721,608.42 | 720,194.54 | 710,084.56 | 728,860.85 | 746,481.43 | 752,183.12 | 743,184.50 | 764,130.97 | 762,244.17 | 759,962.97 | 757,871.24 | 753,060.98 |
| Menos Provisiones | 22,542.67 | 308.49% | 7,307.49 | 34,471.23 | 31,140.36 | 24,338.04 | 21,193.59 | 21,233.41 | 19,551.52 | 19,088.26 | 24,672.07 | 24,165.90 | 24,596.92 | 23,662.36 | 29,850.16 |
| Locales | 19,316.38 | 264.94% | 7,290.98 | 32,910.59 | 29,602.61 | 23,334.21 | 19,728.39 | 19,198.70 | 17,668.89 | 17,092.88 | 21,477.57 | 20,851.66 | 21,121.18 | 20,205.83 | 26,607.36 |
| Extranjero | 3,226.29 | 19,537.49% | 16.51 | 1,560.64 | 1,537.75 | 1,003.83 | 1,465.20 | 2,034.71 | 1,882.63 | 1,995.38 | 3,194.50 | 3,314.25 | 3,475.74 | 3,456.53 | 3,242.81 |
| INVERSIONES EN VALORES | (57,801.95) | (17.84%) | 323,989.80 | 315,966.07 | 312,832.39 | 305,416.21 | 303,835.66 | 298,774.57 | 294,945.48 | 296,658.51 | 283,379.74 | 281,939.10 | 279,423.08 | 277,258.62 | 266,187.84 |
| Locales | (28,882.48) | (44.88%) | 64,354.81 | 60,699.04 | 61,388.40 | 58,383.86 | 58,373.04 | 54,814.86 | 49,878.96 | 49,870.96 | 40,865.62 | 40,827.40 | 40,719.78 | 40,676.91 | 35,472.33 |
| Extranjero | (28,826.46) | (11.10%) | 259,634.98 | 255,650.28 | 251,827.24 | 247,437.57 | 245,571.61 | 244,094.87 | 245,192.40 | 246,889.61 | 242,607.75 | 241,211.04 | 238,799.58 | 236,690.41 | 230,808.53 |
| Menos Provisiones | 93.01 | 0.00% | 0.00 | 383.25 | 383.25 | 405.22 | 108.99 | 135.16 | 125.87 | 102.07 | 93.62 | 99.34 | 96.28 | 108.71 | 93.01 |
| Locales | 93.01 | 0.00% | 0.00 | 383.25 | 383.25 | 405.22 | 108.99 | 135.16 | 125.87 | 102.07 | 93.62 | 99.34 | 96.28 | 108.71 | 93.01 |
| Extranjero | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS ACTIVOS | 38,701.56 | 77.81% | 49,739.33 | 49,663.43 | 49,281.92 | 62,469.75 | 59,085.76 | 56,280.17 | 62,848.53 | 58,741.66 | 65,600.68 | 78,092.83 | 72,877.90 | 73,625.85 | 88,440.89 |
| Locales | 38,129.77 | 89.31% | 42,692.80 | 42,246.01 | 41,949.33 | 51,470.10 | 51,486.15 | 48,603.73 | 54,385.03 | 51,097.31 | 57,546.90 | 70,771.38 | 64,419.76 | 65,363.54 | 80,822.58 |
| Extranjero | 571.79 | 8.11% | 7,046.53 | 7,417.42 | 7,332.59 | 10,999.65 | 7,599.60 | 7,676.44 | 8,463.50 | 7,644.35 | 8,053.79 | 7,321.45 | 8,458.14 | 8,262.31 | 7,618.32 |
| TOTAL DE ACTIVOS | 61,795.63 | 3.89% | 1,588,649.72 | 1,552,841.58 | 1,547,859.44 | 1,544,691.96 | 1,562,067.06 | 1,564,575.41 | 1,579,478.63 | 1,603,379.89 | 1,611,293.62 | 1,673,880.04 | 1,634,816.31 | 1,701,874.50 | 1,650,445.35 |
| DEPOSITOS | 44,298.16 | 3.22% | 1,376,127.31 | 1,385,298.62 | 1,380,243.48 | 1,390,651.05 | 1,377,266.42 | 1,379,910.62 | 1,387,015.96 | 1,414,266.04 | 1,407,492.80 | 1,437,420.85 | 1,402,752.58 | 1,478,053.88 | 1,420,425.47 |
| Locales | 44,707.81 | 13.69% | 326,589.67 | 334,121.44 | 334,509.85 | 341,924.53 | 342,731.33 | 343,193.67 | 339,245.61 | 360,499.29 | 353,811.17 | 356,461.60 | 362,736.94 | 440,292.39 | 371,297.49 |

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|-----------------------|--------------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Oficiales | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| De Particulares | 42,875.49 | 13.36% | 320,868.90 | 326,765.52 | 329,078.08 | 331,644.44 | 331,465.74 | 334,033.51 | 330,930.97 | 353,300.81 | 350,497.47 | 353,897.80 | 356,156.43 | 372,788.31 | 363,744.39 |
| A la Vista | 17,887.03 | 20.69% | 86,437.46 | 82,794.60 | 83,148.29 | 89,065.99 | 82,759.56 | 82,708.06 | 78,146.60 | 82,624.48 | 82,143.89 | 83,941.15 | 81,864.89 | 90,371.20 | 104,324.49 |
| A Plazo | 26,909.30 | 15.02% | 179,188.69 | 186,209.98 | 190,288.14 | 192,481.86 | 193,411.10 | 201,074.24 | 200,793.10 | 217,440.24 | 212,308.99 | 217,888.25 | 222,832.05 | 228,488.61 | 206,097.99 |
| De Ahorros | (1,920.84) | (3.48%) | 55,242.75 | 57,760.94 | 55,641.65 | 50,096.59 | 55,295.08 | 50,251.20 | 51,991.27 | 53,236.09 | 56,044.59 | 52,068.40 | 51,459.50 | 53,928.49 | 53,321.91 |
| De Bancos | 1,832.33 | 32.03% | 5,720.77 | 7,355.92 | 5,431.77 | 10,280.09 | 11,265.60 | 9,160.16 | 8,314.64 | 7,198.48 | 3,313.70 | 2,563.80 | 6,580.51 | 67,504.08 | 7,553.10 |
| A la Vista | 1,832.33 | 32.03% | 5,720.77 | 7,355.92 | 5,431.77 | 10,280.09 | 11,265.60 | 9,160.16 | 8,314.64 | 7,198.48 | 3,313.70 | 2,563.80 | 6,580.51 | 67,504.08 | 7,553.10 |
| A Plazo | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Extranjero | (409.66) | (0.04%) | 1,049,537.64 | 1,051,177.18 | 1,045,733.63 | 1,048,726.52 | 1,034,535.08 | 1,036,716.95 | 1,047,770.35 | 1,053,766.74 | 1,053,681.63 | 1,080,959.25 | 1,040,015.64 | 1,037,761.50 | 1,049,127.99 |
| Oficiales | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| De Particulares | 6,863.76 | 0.66% | 1,036,613.43 | 1,047,749.46 | 1,038,223.10 | 1,044,272.55 | 1,028,236.83 | 1,031,387.09 | 1,041,467.57 | 1,048,907.00 | 1,050,296.09 | 1,078,659.86 | 1,036,130.52 | 1,031,589.12 | 1,043,477.18 |
| A la Vista | 14,681.43 | 10.69% | 137,322.21 | 152,988.78 | 148,825.26 | 153,190.72 | 147,999.52 | 141,907.56 | 139,268.93 | 152,013.89 | 146,353.11 | 169,992.92 | 142,275.29 | 141,623.65 | 152,003.64 |
| A Plazo | (22,246.25) | (2.73%) | 814,908.87 | 812,559.14 | 807,268.99 | 798,850.27 | 799,754.31 | 799,920.01 | 814,426.46 | 815,138.85 | 819,294.93 | 819,925.87 | 807,042.09 | 801,552.37 | 792,662.61 |
| De Ahorros | 14,428.58 | 17.10% | 84,382.34 | 82,201.54 | 82,128.85 | 92,231.56 | 80,483.01 | 89,559.52 | 87,772.18 | 81,754.26 | 84,648.06 | 88,741.07 | 86,813.15 | 88,413.11 | 98,810.93 |
| De Bancos | (7,273.42) | (56.28%) | 12,924.22 | 3,427.72 | 7,510.53 | 4,453.97 | 6,298.25 | 5,329.86 | 6,302.77 | 4,859.74 | 3,385.54 | 2,299.39 | 3,885.12 | 6,172.37 | 5,650.80 |
| A la Vista | (7,273.42) | (56.28%) | 12,924.22 | 3,427.72 | 7,510.53 | 4,453.97 | 6,298.25 | 5,329.86 | 6,302.77 | 4,859.74 | 3,385.54 | 2,299.39 | 3,885.12 | 6,172.37 | 5,650.80 |
| A Plazo | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OBLIGACIONES | 40,235.00 | 64.97% | 61,925.00 | 40,933.00 | 35,933.00 | 21,037.00 | 45,462.00 | 55,433.97 | 59,863.00 | 55,078.00 | 69,468.00 | 95,860.00 | 100,160.00 | 90,160.00 | 102,160.00 |
| Locales | 7,985.00 | 73.09% | 10,925.00 | 10,933.00 | 10,933.00 | 11,037.00 | 15,462.00 | 15,648.00 | 24,863.00 | 25,078.00 | 12,468.00 | 12,860.00 | 17,910.00 | 17,910.00 | 18,910.00 |
| Extranjero | 32,250.00 | 63.24% | 51,000.00 | 30,000.00 | 25,000.00 | 10,000.00 | 30,000.00 | 39,785.97 | 35,000.00 | 30,000.00 | 57,000.00 | 83,000.00 | 82,250.00 | 72,250.00 | 83,250.00 |
| OTROS PASIVOS | 3,541.89 | 11.11% | 31,883.78 | 36,298.96 | 40,915.52 | 40,225.06 | 45,522.43 | 33,313.04 | 35,992.43 | 35,803.03 | 36,827.35 | 42,628.20 | 38,453.15 | 38,880.25 | 35,425.66 |
| Locales | 2,499.31 | 10.73% | 23,299.11 | 27,918.69 | 32,769.69 | 31,560.84 | 37,020.14 | 25,008.24 | 27,506.05 | 26,834.25 | 27,927.19 | 33,255.06 | 29,387.82 | 29,681.70 | 25,798.41 |
| Extranjero | 1,042.58 | 12.14% | 8,584.67 | 8,380.27 | 8,145.84 | 8,664.22 | 8,502.29 | 8,304.80 | 8,486.38 | 8,968.78 | 8,900.16 | 9,373.14 | 9,065.33 | 9,198.55 | 9,627.25 |
| PATRIMONIO | (26,279.42) | (22.14%) | 118,713.63 | 90,311.00 | 90,767.44 | 92,778.85 | 93,816.22 | 95,917.78 | 96,607.24 | 98,232.82 | 97,505.46 | 97,970.98 | 93,450.58 | 94,780.36 | 92,434.21 |
| Capital | 1,500.00 | 2.46% | 61,000.00 | 61,000.00 | 61,000.00 | 61,000.00 | 61,000.00 | 61,000.00 | 61,000.00 | 61,000.00 | 61,000.00 | 61,000.00 | 61,000.00 | 61,000.00 | 62,500.00 |
| Reservas de Capital | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otras Reservas | (14,463.93) | (45.85%) | 31,548.99 | 15,079.73 | 14,877.04 | 14,876.48 | 15,177.12 | 15,377.34 | 16,765.17 | 16,845.78 | 16,877.97 | 16,884.47 | 16,754.26 | 16,772.14 | 17,085.05 |
| Provisiones Dinámicas | 1,323.34 | 9.98% | 13,266.00 | 13,266.00 | 13,266.00 | 13,266.00 | 13,266.00 | 13,266.00 | 14,589.34 | 14,589.34 | 14,589.34 | 14,589.34 | 14,589.34 | 14,589.34 | 14,589.34 |
| Otras Reservas | (15,787.28) | (86.35%) | 18,282.99 | 1,813.74 | 1,611.04 | 1,610.48 | 1,911.13 | 2,111.34 | 2,175.83 | 2,256.44 | 2,288.63 | 2,295.13 | 2,164.92 | 2,182.80 | 2,495.71 |

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|--|-----------------------|--------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Utilidad de Periodos Anteriores | (14,126.92) | (91.44%) | 15,449.44 | 17,891.61 | 18,094.30 | 18,094.86 | 18,084.64 | 17,873.17 | 16,546.48 | 16,523.25 | 13,418.58 | 13,411.82 | 8,289.87 | 8,287.15 | 1,322.53 |
| Utilidad de Periodo | 1,404.10 | 8.23% | 17,068.85 | 1,550.40 | 3,112.41 | 4,997.91 | 6,438.56 | 7,875.89 | 9,219.99 | 10,874.56 | 12,676.13 | 13,879.36 | 15,383.06 | 16,740.63 | 18,472.95 |
| Ganancia o Perdida en Valores Disponibles para la Venta | (592.66) | 9.33% | (6,353.65) | (5,210.74) | (6,316.32) | (6,190.41) | (6,884.10) | (6,208.61) | (6,924.40) | (7,010.77) | (6,467.21) | (7,204.68) | (7,976.62) | (8,019.56) | (6,946.32) |
| Deuda Subordinada | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PASIVO Y PATRIMONIO | 61,795.63 | 3.89% | 1,588,649.72 | 1,552,841.58 | 1,547,859.44 | 1,544,691.96 | 1,562,067.06 | 1,564,575.41 | 1,579,478.63 | 1,603,379.89 | 1,611,293.62 | 1,673,880.04 | 1,634,816.31 | 1,701,874.50 | 1,650,445.35 |