

**ST. GEORGES BANK & COMPANY, INC.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2021 A DICIEMBRE 2022**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(27,334.38)	(21.21%)	128,901.98	113,442.38	147,188.53	221,223.43	85,159.94	81,089.14	97,783.10	89,142.74	90,105.49	43,613.01	41,161.85	60,809.38	101,567.61
Depositos Locales en Bancos	1,001.27	7.34%	13,632.56	19,138.79	16,317.55	18,275.41	24,841.29	14,733.74	27,142.32	21,751.35	15,079.48	10,613.34	9,436.03	18,765.38	14,633.83
A la Vista	1,001.27	7.34%	13,632.56	19,138.79	16,317.55	18,275.41	24,841.29	14,733.74	27,142.32	21,751.35	15,079.48	10,613.34	9,436.03	18,765.38	14,633.83
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
Depositos Extranjeros en Bancos	(28,178.24)	(25.56%)	110,250.63	89,158.16	123,912.09	197,922.35	54,825.61	61,950.26	66,812.74	63,492.94	70,167.07	28,993.11	27,242.84	37,577.33	82,072.39
A la Vista	9,698.97	18.23%	53,216.57	51,484.96	86,019.05	157,607.15	20,825.41	36,395.21	46,928.63	22,674.63	38,614.16	17,304.20	16,652.41	34,357.30	62,915.55
A Plazo	(37,877.22)	(66.41%)	57,034.06	37,673.19	37,893.04	40,315.20	34,000.20	25,555.06	19,884.11	40,818.31	31,552.91	11,688.91	10,590.43	3,220.03	19,156.84
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	(157.40)	(3.14%)	5,018.79	5,145.43	6,958.89	5,025.67	5,493.04	4,405.14	3,828.05	3,898.44	4,858.94	4,006.55	4,482.98	4,466.66	4,861.39
<b>CARTERA CREDITICIA</b>	66,709.33	5.68%	1,174,912.02	1,194,773.38	1,189,830.46	1,179,122.87	1,200,232.85	1,198,506.44	1,192,436.05	1,187,977.66	1,189,434.73	1,194,163.78	1,203,179.93	1,216,741.39	1,241,621.35
Locales	(17,480.93)	(3.58%)	488,313.16	495,137.01	492,067.30	481,541.27	487,554.27	483,586.56	480,678.93	480,962.73	474,472.55	468,951.08	469,657.82	473,101.95	470,832.23
Extranjero	71,090.19	9.53%	745,921.10	760,362.24	758,019.81	757,354.33	770,122.50	771,620.33	768,459.75	762,119.58	767,283.48	777,754.02	786,699.31	794,374.83	817,011.29
Menos Provisiones	(13,100.08)	(22.08%)	59,322.24	60,725.88	60,256.65	59,772.72	57,443.92	56,700.44	56,702.63	55,104.66	52,321.30	52,541.32	53,177.20	50,735.38	46,222.17
Locales	(12,371.23)	(22.04%)	56,139.71	57,580.12	57,156.38	56,811.86	54,531.65	53,805.69	53,826.61	52,235.14	49,863.50	50,155.35	50,800.74	48,317.71	43,768.48
Extranjero	(728.85)	(22.90%)	3,182.53	3,145.76	3,100.28	2,960.86	2,912.27	2,894.75	2,876.03	2,869.52	2,457.80	2,385.97	2,376.46	2,417.67	2,453.68
<b>INVERSIONES EN VALORES</b>	92,141.73	22.38%	411,636.44	436,831.39	427,030.52	445,031.23	542,118.88	558,442.85	576,498.74	588,433.60	587,466.31	579,761.99	586,677.86	535,684.60	503,778.17
Locales	41,496.69	52.62%	78,866.85	78,287.83	75,365.25	80,589.19	80,371.52	79,948.91	101,111.53	112,838.10	112,914.87	110,513.16	122,710.91	120,368.36	120,363.53
Extranjero	51,355.04	15.43%	332,792.75	358,560.33	351,681.22	364,665.00	462,114.31	478,869.23	475,884.32	476,186.61	475,128.93	469,929.95	464,683.44	416,026.91	384,147.79
Menos Provisiones	709.99	3,065.85%	23.16	16.77	15.95	222.96	366.95	375.28	497.11	591.11	577.49	681.12	716.49	710.67	733.15
Locales	406.79	3,763.40%	10.81	14.40	13.59	25.89	181.09	204.90	270.94	366.06	338.00	383.28	415.94	429.12	417.60
Extranjero	303.20	2,455.27%	12.35	2.37	2.36	197.07	185.86	170.38	226.17	225.05	239.48	297.84	300.55	281.55	315.55
<b>OTROS ACTIVOS</b>	(16,600.31)	(16.02%)	103,636.03	103,327.63	107,457.72	104,238.75	98,872.78	109,900.31	105,542.61	103,120.17	106,138.80	108,396.58	112,728.23	111,771.16	87,035.71
Locales	(12,608.97)	(14.70%)	85,799.61	84,832.06	85,601.07	86,321.48	82,277.72	83,875.85	87,851.80	83,364.33	86,671.64	90,177.02	86,159.93	88,109.45	73,190.64
Extranjero	(3,991.34)	(22.38%)	17,836.41	18,495.57	21,856.66	17,917.27	16,595.07	26,024.46	17,690.81	19,755.84	19,467.16	18,219.56	26,568.30	23,661.71	13,845.08
<b>TOTAL DE ACTIVOS</b>	114,916.37	6.32%	1,819,086.47	1,848,374.78	1,871,507.23	1,949,616.28	1,926,384.46	1,947,938.75	1,972,260.51	1,968,674.15	1,973,145.33	1,925,935.37	1,943,747.87	1,925,006.53	1,934,002.84
<b>DEPOSITOS</b>	(13,088.89)	(0.79%)	1,659,582.42	1,680,618.28	1,710,278.75	1,767,122.77	1,737,912.83	1,730,896.93	1,741,746.10	1,723,028.05	1,726,208.58	1,678,902.03	1,623,822.42	1,630,146.87	1,646,493.53
Locales	(6,158.88)	(1.26%)	489,117.95	487,176.22	495,282.44	494,537.94	500,840.50	503,292.40	497,648.64	501,964.33	486,904.83	477,676.09	475,639.28	468,016.99	482,959.07

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			2021 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	(6,575.73)	(1.39%)	474,345.84	470,426.13	478,806.88	474,280.72	476,030.91	481,176.20	473,722.24	479,997.75	471,674.59	463,364.73	460,933.08	454,252.17	467,770.12
A la Vista	6,504.79	5.52%	117,856.74	112,548.67	125,126.13	118,116.30	119,443.89	123,048.08	119,442.50	122,928.09	122,211.40	116,151.12	117,239.40	113,053.81	124,361.54
A Plazo	(15,632.24)	(5.45%)	286,980.51	287,637.77	288,673.35	288,944.24	288,926.13	288,052.33	285,819.52	284,694.30	281,328.34	278,952.50	273,204.46	270,616.20	271,348.28
De Ahorros	2,551.71	3.67%	69,508.59	70,239.69	65,007.39	67,220.18	67,660.88	70,075.79	68,460.22	72,375.36	68,134.84	68,261.11	70,489.21	70,582.16	72,060.30
De Bancos	416.85	2.82%	14,772.10	16,750.09	16,475.56	20,257.22	24,809.60	22,116.20	23,926.40	21,966.58	15,230.25	14,311.36	14,706.20	13,764.82	15,188.96
A la Vista	189.21	17.78%	1,064.13	2,039.04	1,764.51	5,546.17	10,098.54	7,405.14	9,215.35	7,755.52	1,019.19	1,100.30	2,470.59	1,529.21	1,253.34
A Plazo	227.64	1.66%	13,707.97	14,711.05	14,711.05	14,711.05	14,711.05	14,711.05	14,711.05	14,211.05	14,211.05	13,211.05	12,235.61	12,235.61	13,935.61
Extranjero	(6,930.01)	(0.59%)	1,170,464.47	1,193,442.07	1,214,996.31	1,272,584.83	1,237,072.33	1,227,604.53	1,244,097.46	1,221,063.73	1,239,303.75	1,201,225.94	1,148,183.14	1,162,129.88	1,163,534.46
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	(21,799.63)	(1.87%)	1,163,769.93	1,184,520.88	1,198,500.74	1,264,690.41	1,213,001.43	1,203,507.65	1,231,056.13	1,197,918.06	1,226,577.86	1,194,181.27	1,140,839.69	1,140,324.78	1,141,970.30
A la Vista	4,766.40	3.34%	142,715.66	148,317.53	151,361.23	159,850.61	150,543.94	157,570.60	183,882.15	160,977.96	182,098.87	147,869.93	127,813.55	128,301.63	147,482.06
A Plazo	(23,246.21)	(2.59%)	896,616.73	907,910.28	913,972.19	934,596.10	930,099.68	917,974.08	908,669.09	910,649.04	902,501.24	904,549.47	895,093.23	877,977.96	873,370.52
De Ahorros	(3,319.82)	(2.67%)	124,437.54	128,293.08	133,167.32	170,243.70	132,357.81	127,962.98	138,504.90	126,291.07	141,977.76	141,761.87	117,932.91	134,045.19	121,117.72
De Bancos	14,869.61	222.12%	6,694.54	8,921.19	16,495.57	7,894.43	24,070.90	24,096.88	13,041.33	23,145.66	12,725.88	7,044.67	7,343.46	21,805.10	21,564.15
A la Vista	4,869.61	72.74%	6,694.54	8,921.19	16,495.57	7,894.43	24,070.90	24,096.88	13,041.33	23,145.66	12,725.88	7,044.67	7,343.46	1,805.10	11,564.15
A Plazo	10,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,000.00	10,000.00
<b>OBLIGACIONES</b>	<b>97,415.61</b>	<b>217.25%</b>	<b>44,839.86</b>	<b>44,839.86</b>	<b>44,385.31</b>	<b>44,385.31</b>	<b>43,746.49</b>	<b>78,756.40</b>	<b>93,756.47</b>	<b>103,756.54</b>	<b>93,765.58</b>	<b>105,813.10</b>	<b>152,525.49</b>	<b>152,525.63</b>	<b>142,255.47</b>
Locales	(3,015.73)	(12.60%)	23,930.77	23,930.77	23,930.77	23,930.77	23,746.49	23,756.40	23,756.47	23,756.54	23,765.58	20,813.10	20,885.06	20,885.20	20,915.04
Extranjero	100,431.34	480.32%	20,909.09	20,909.09	20,454.55	20,454.55	20,000.00	55,000.00	70,000.00	80,000.00	70,000.00	85,000.00	131,640.43	131,640.43	121,340.43
<b>OTROS PASIVOS</b>	<b>15,451.55</b>	<b>60.40%</b>	<b>25,580.06</b>	<b>39,703.55</b>	<b>39,947.62</b>	<b>36,589.19</b>	<b>43,396.91</b>	<b>36,088.82</b>	<b>35,874.90</b>	<b>39,987.41</b>	<b>51,436.10</b>	<b>40,162.12</b>	<b>65,875.11</b>	<b>39,209.00</b>	<b>41,031.61</b>
Locales	15,279.38	98.30%	15,542.97	29,645.84	29,867.13	26,331.19	32,968.61	26,190.46	25,665.58	29,277.67	40,529.98	29,360.15	54,949.06	29,088.74	30,822.34
Extranjero	172.17	1.72%	10,037.10	10,057.71	10,080.49	10,258.00	10,428.30	9,898.35	10,209.32	10,709.74	10,906.12	10,801.97	10,926.05	10,120.25	10,209.27
<b>PATRIMONIO</b>	<b>15,138.11</b>	<b>16.99%</b>	<b>89,084.13</b>	<b>83,213.09</b>	<b>76,895.55</b>	<b>101,519.00</b>	<b>101,328.22</b>	<b>102,196.60</b>	<b>100,883.03</b>	<b>101,902.14</b>	<b>101,735.06</b>	<b>101,058.12</b>	<b>101,524.84</b>	<b>103,125.03</b>	<b>104,222.24</b>
Capital	8,000.00	12.80%	62,500.00	62,500.00	62,500.00	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00
Reservas de Capital	0.00	0.00%	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15
Otras Reservas	(846.43)	(5.49%)	15,405.55	15,265.56	15,207.68	16,249.89	16,432.08	16,278.62	16,375.45	16,182.37	15,993.11	16,078.99	15,943.86	15,843.54	14,559.12
Provisiones Dinámicas	0.00	0.00%	2,917.87	2,917.87	2,917.87	2,917.87	2,917.87	2,917.87	2,917.87	2,917.87	2,917.87	2,917.87	2,917.87	2,917.87	2,917.87
Otras Reservas	(846.43)	(6.78%)	12,487.68	12,347.69	12,289.81	13,332.03	13,514.21	13,360.76	13,457.59	13,264.50	13,075.24	13,161.12	13,025.99	12,925.67	11,641.25

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	VARIACION ABSOLUTA	%	2021	2022											
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Utilidad de Periodos Anteriores	(9,303.18)	(35.54%)	26,177.06	16,544.42	16,602.30	15,560.09	15,377.90	15,531.36	15,057.55	15,250.64	15,439.89	15,354.02	15,489.14	15,589.47	16,873.89
Utilidad de Periodo	15,425.40	(157.84%)	(9,772.63)	505.26	607.55	821.37	1,151.75	1,508.96	2,086.09	2,748.29	3,382.88	4,044.45	4,665.43	5,067.63	5,652.77
Ganancia o Perdida en Valores Disponibles para la Venta	1,862.31	(29.23%)	(6,372.00)	(12,748.31)	(19,168.13)	(2,758.50)	(3,279.67)	(2,768.49)	(4,282.21)	(3,925.30)	(4,726.97)	(6,065.49)	(6,219.74)	(5,021.76)	(4,509.69)
<b>PASIVO Y PATRIMONIO</b>	<b>114,916.37</b>	<b>6.32%</b>	<b>1,819,086.47</b>	<b>1,848,374.78</b>	<b>1,871,507.23</b>	<b>1,949,616.28</b>	<b>1,926,384.46</b>	<b>1,947,938.75</b>	<b>1,972,260.51</b>	<b>1,968,674.15</b>	<b>1,973,145.33</b>	<b>1,925,935.37</b>	<b>1,943,747.87</b>	<b>1,925,006.53</b>	<b>1,934,002.84</b>