

**ST. GEORGES BANK & COMPANY, INC.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2022 A DICIEMBRE 2023**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(29,669.60)	(29.21%)	101,567.61	91,915.98	75,730.85	86,441.77	59,501.03	62,548.80	47,081.24	97,353.81	74,750.00	83,479.59	51,297.04	69,431.34	71,898.01
Depositos Locales en Bancos	187.06	1.28%	14,633.83	15,528.06	23,254.50	15,566.43	16,839.71	13,382.30	14,007.61	11,476.60	14,052.60	36,146.71	10,116.78	9,766.95	14,820.89
A la Vista	187.06	1.28%	14,633.83	15,528.06	23,254.50	15,566.43	16,839.71	13,382.30	14,007.61	11,476.60	14,052.60	36,146.71	10,116.78	9,766.95	14,820.89
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	(29,922.59)	(36.46%)	82,072.39	71,521.20	47,454.68	66,220.72	37,562.17	44,159.90	29,017.99	80,935.97	56,416.05	42,611.03	37,310.15	55,116.29	52,149.80
A la Vista	(13,865.95)	(22.04%)	62,915.55	51,856.08	23,725.79	25,448.30	25,426.92	29,016.82	19,708.93	18,470.94	51,853.28	38,048.26	32,747.38	50,553.52	49,049.60
A Plazo	(16,056.65)	(83.82%)	19,156.84	19,665.12	23,728.89	40,772.42	12,135.25	15,143.08	9,309.06	62,465.03	4,562.77	4,562.77	4,562.77	4,562.77	3,100.20
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	65.94	1.36%	4,861.39	4,866.72	5,021.67	4,654.62	5,099.15	5,006.60	4,055.63	4,941.24	4,281.35	4,721.85	3,870.11	4,548.09	4,927.32
<b>CARTERA CREDITICIA</b>	59,244.87	4.77%	1,241,621.35	1,250,226.01	1,243,975.01	1,250,237.08	1,257,864.85	1,261,224.05	1,263,603.26	1,268,268.68	1,252,385.77	1,252,744.67	1,252,774.50	1,258,949.84	1,300,866.22
Locales	(24,066.41)	(5.11%)	470,832.23	469,220.89	479,853.93	473,989.17	472,093.52	469,870.93	464,229.18	465,093.29	456,136.97	456,693.76	455,828.91	453,353.05	446,765.81
Extranjero	60,424.38	7.40%	817,011.29	824,617.82	805,441.55	818,868.29	824,399.65	825,987.21	830,263.55	834,379.95	828,035.75	828,078.73	829,342.10	839,009.33	877,435.66
Menos Provisiones	(22,886.91)	(49.52%)	46,222.17	43,612.70	41,320.47	42,620.38	38,628.33	34,634.09	30,889.46	31,204.55	31,786.94	32,027.82	32,396.50	33,412.54	23,335.26
Locales	(22,218.24)	(50.76%)	43,768.48	41,040.73	38,894.27	40,055.42	36,059.07	32,053.47	28,399.31	28,745.61	29,467.49	30,281.98	30,633.96	31,730.52	21,550.24
Extranjero	(668.67)	(27.25%)	2,453.68	2,571.98	2,426.20	2,564.96	2,569.25	2,580.62	2,490.15	2,458.94	2,319.45	1,745.84	1,762.54	1,682.02	1,785.01
<b>INVERSIONES EN VALORES</b>	(55,613.65)	(10.94%)	508,390.52	505,485.09	468,878.87	464,537.17	464,060.51	461,538.53	459,229.85	457,143.69	464,319.66	460,289.61	452,896.30	452,796.51	452,776.86
Locales	(7,251.86)	(5.99%)	121,159.49	120,128.15	114,705.62	110,894.76	110,421.78	107,894.12	105,583.28	103,551.99	115,520.64	114,989.25	113,969.35	113,938.53	113,907.63
Extranjero	(48,795.94)	(12.57%)	388,159.33	386,106.93	354,925.33	354,358.67	354,258.68	354,152.02	354,056.12	353,957.42	349,259.45	345,866.57	339,529.19	339,442.14	339,363.39
Menos Provisiones	(434.14)	(46.77%)	928.30	750.00	752.08	716.26	619.95	507.60	409.54	365.72	460.43	566.21	602.24	584.17	494.16
Locales	(292.91)	(50.16%)	583.91	490.04	452.58	470.51	392.16	326.24	240.44	217.89	296.66	330.46	355.31	355.73	291.01
Extranjero	(141.24)	(41.01%)	344.38	259.96	299.50	245.75	227.79	181.36	169.10	147.84	163.77	235.75	246.93	228.43	203.15
<b>OTROS ACTIVOS</b>	2,049.84	2.35%	87,088.46	98,592.76	106,560.46	99,088.30	98,207.96	102,505.80	99,964.24	104,107.94	106,393.51	103,231.08	108,292.09	114,713.60	89,138.31
Locales	1,117.40	1.53%	73,243.39	78,014.89	82,734.09	81,689.97	78,115.38	78,247.70	78,247.63	77,745.74	75,865.14	76,104.00	76,889.35	80,697.61	74,360.78
Extranjero	932.45	6.73%	13,845.08	20,577.87	23,826.37	17,398.33	20,092.58	24,258.11	21,716.60	26,362.20	30,528.38	27,127.08	31,402.74	34,015.99	14,777.53
<b>TOTAL DE ACTIVOS</b>	(23,988.54)	(1.24%)	1,938,667.94	1,946,219.84	1,895,145.19	1,900,304.32	1,879,634.35	1,887,817.18	1,869,878.59	1,926,874.13	1,897,848.95	1,899,744.95	1,865,259.93	1,895,891.29	1,914,679.40
<b>DEPOSITOS</b>	10,975.30	0.67%	1,646,493.53	1,622,648.00	1,609,424.51	1,610,869.63	1,601,398.87	1,599,193.41	1,589,185.58	1,633,072.74	1,588,155.35	1,620,883.29	1,598,396.30	1,618,441.19	1,657,468.82
Locales	4,422.06	0.92%	482,959.07	468,883.41	467,133.45	476,609.36	471,603.92	455,901.32	458,327.15	457,983.97	454,467.09	462,454.94	470,093.06	469,936.82	487,381.13

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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	11,127.06	2.38%	467,770.12	456,845.73	454,903.71	453,898.64	444,284.72	438,539.58	443,274.88	442,238.00	453,513.53	458,854.96	465,090.20	465,168.61	478,897.18	
A la Vista	7,917.66	6.37%	124,361.54	115,814.18	121,327.24	115,215.05	111,069.87	104,571.50	108,138.81	104,783.89	114,355.52	114,729.79	119,560.39	116,347.29	132,279.19	
A Plazo	13,825.07	5.09%	271,348.28	272,038.70	270,892.29	268,524.89	274,577.01	276,862.11	278,108.08	280,770.25	281,453.66	284,685.14	283,534.99	285,395.79	285,173.35	
De Ahorros	(10,615.67)	(14.73%)	72,060.30	68,992.85	62,684.17	70,158.71	58,637.83	57,105.98	57,027.99	56,683.86	57,704.35	59,440.03	61,994.82	63,425.53	61,444.64	
De Bancos	(6,705.00)	(44.14%)	15,188.96	12,037.68	12,229.75	22,710.72	27,319.20	17,361.74	15,052.27	15,745.98	953.56	3,599.98	5,002.86	4,768.20	8,483.95	
A la Vista	7,230.61	576.91%	1,253.34	1,105.15	1,297.22	11,778.19	16,886.67	7,661.74	15,052.27	15,745.98	953.56	3,599.98	5,002.86	4,768.20	8,483.95	
A Plazo	(13,935.61)	(100.00%)	13,935.61	10,932.53	10,932.53	10,932.53	10,432.53	9,700.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	6,553.24	0.56%	1,163,534.46	1,153,764.59	1,142,291.05	1,134,260.27	1,129,794.95	1,143,292.09	1,130,858.43	1,175,088.77	1,133,688.26	1,158,428.35	1,128,303.24	1,148,504.37	1,170,087.69	
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	154.51	0.01%	1,141,970.30	1,144,472.08	1,135,959.25	1,129,285.52	1,126,567.99	1,138,573.01	1,129,103.00	1,173,317.53	1,129,981.97	1,148,496.58	1,123,707.53	1,142,018.41	1,142,124.81	
A la Vista	(10,072.88)	(6.83%)	147,482.06	157,758.12	155,745.87	143,563.76	137,103.63	143,890.83	132,564.20	176,035.92	139,346.59	136,145.09	134,951.53	133,889.51	137,409.18	
A Plazo	18,561.08	2.13%	873,370.52	868,168.17	861,012.99	864,145.40	868,260.42	868,944.12	875,754.16	878,601.28	876,050.84	880,618.89	881,795.87	889,420.67	891,931.60	
De Ahorros	(8,333.69)	(6.88%)	121,117.72	118,545.78	119,200.39	121,576.36	121,203.94	125,738.06	120,784.65	118,680.34	114,584.54	131,732.60	106,960.12	118,708.24	112,784.03	
De Bancos	6,398.73	29.67%	21,564.15	9,292.51	6,331.81	4,974.75	3,226.96	4,719.08	1,755.43	1,771.23	3,706.28	9,931.77	4,595.71	6,485.96	27,962.88	
A la Vista	16,398.73	141.81%	11,564.15	9,292.51	6,331.81	4,974.75	3,226.96	4,719.08	1,755.43	1,771.23	3,706.28	9,931.77	4,595.71	6,485.96	27,962.88	
A Plazo	(10,000.00)	(100.00%)	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	
OBLIGACIONES	(29,464.38)	(20.71%)	142,255.47	175,620.83	135,255.79	138,255.96	123,256.12	138,256.29	130,256.46	115,256.63	156,269.31	125,290.37	105,290.55	105,290.74	112,791.09	
Locales	(13,415.04)	(64.14%)	20,915.04	20,915.21	20,915.36	20,915.53	23,915.69	23,915.87	20,916.03	20,916.21	20,928.88	20,949.94	0.00	0.00	7,500.00	
Extranjero	(16,049.34)	(13.23%)	121,340.43	154,705.62	114,340.43	117,340.43	99,340.43	114,340.43	109,340.43	94,340.43	135,340.43	104,340.43	105,290.55	105,290.74	105,291.09	
OTROS PASIVOS	(8,160.39)	(19.89%)	41,031.61	38,462.89	40,491.17	40,388.42	43,597.91	38,470.21	38,373.20	66,229.32	40,292.90	39,765.26	47,268.29	57,523.23	32,871.22	
Locales	(8,752.41)	(28.40%)	30,822.34	28,081.97	30,683.45	30,994.73	33,886.76	29,133.68	29,107.66	56,276.61	30,041.40	29,401.74	36,079.62	46,276.21	22,069.94	
Extranjero	592.02	5.80%	10,209.27	10,380.92	9,807.72	9,393.70	9,711.15	9,336.53	9,265.54	9,952.72	10,251.50	10,363.52	11,188.67	11,247.01	10,801.28	
PATRIMONIO	2,660.94	2.44%	108,887.33	109,488.12	109,973.72	110,790.31	111,381.44	111,897.27	112,063.34	112,315.43	113,131.39	113,806.03	114,304.78	114,636.13	111,548.27	
Capital	0.00	0.00%	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	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	7,410.36	50.90%	14,559.12	14,418.42	14,353.99	15,151.16	14,868.72	14,540.54	20,235.90	20,411.63	20,362.13	21,072.55	20,957.97	21,495.75	21,969.48	
Provisiones Dinámicas	5,613.69	192.39%	2,917.87	2,917.87	2,917.87	2,917.87	2,917.87	2,917.87	8,381.56	8,381.56	8,381.56	8,381.56	8,381.56	8,381.56	8,531.56	
Otras Reservas	1,796.67	15.43%	11,641.25	11,500.55	11,436.13	12,233.29	11,950.86	11,622.67	11,854.34	12,030.07	11,980.57	12,690.99	12,576.41	13,114.20	13,437.92	

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Utilidad de Periodos Anteriores	(2,111.07)	(12.51%)	16,873.89	22,667.36	22,731.78	21,934.62	22,217.05	22,545.24	16,496.40	16,320.67	16,370.17	15,659.75	15,774.33	15,236.55	14,762.82
Utilidad de Periodo	(2,625.15)	(46.44%)	5,652.77	541.46	942.79	1,780.16	2,348.16	2,859.27	3,368.62	3,893.74	4,652.84	5,259.13	5,773.30	6,107.05	3,027.63
Ganancia o Perdida en Valores Disponibles para la Venta	(13.21)	(8.50%)	155.40	214.73	299.01	278.22	301.35	306.07	316.27	43.24	100.10	168.45	153.03	150.64	142.19
<b>PASIVO Y PATRIMONIO</b>	<b>(23,988.54)</b>	<b>(1.24%)</b>	<b>1,938,667.94</b>	<b>1,946,219.84</b>	<b>1,895,145.19</b>	<b>1,900,304.32</b>	<b>1,879,634.35</b>	<b>1,887,817.18</b>	<b>1,869,878.59</b>	<b>1,926,874.13</b>	<b>1,897,848.95</b>	<b>1,899,744.95</b>	<b>1,865,259.93</b>	<b>1,895,891.29</b>	<b>1,914,679.40</b>