

BANCO GENERAL, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	8,030,100.09	8,049,563.87	8,114,984.67	8,243,748.67	8,255,629.65	8,416,150.90	8,502,078.83	8,839,296.23	9,070,068.70
ACTIVOS LIQUIDOS	532,878.56	491,526.61	830,092.74	731,318.41	848,879.80	900,619.38	994,165.50	885,957.19	1,006,686.78
TOTAL DE PRESTAMOS	5,225,325.44	5,208,809.79	5,028,634.58	5,167,087.79	5,247,005.47	5,329,645.72	5,302,098.74	5,590,374.33	5,736,928.07
LOCALES	4,581,622.26	4,572,695.16	4,677,330.53	4,839,892.01	4,895,968.70	4,990,293.56	4,944,434.87	5,184,691.06	5,276,334.94
EXTRANJEROS	643,703.18	636,114.62	351,304.05	327,195.78	351,036.77	339,352.16	357,663.87	405,683.28	460,593.13
TOTAL DE INVERSIONES	1,938,585.29	2,044,770.00	1,936,180.76	2,019,568.96	1,850,382.02	1,851,983.90	1,877,973.21	1,996,280.52	1,988,502.13
TOTAL DE DEPOSITOS	6,347,135.00	6,411,988.32	6,415,950.94	6,482,696.95	6,767,834.69	6,892,028.85	6,894,857.91	7,206,514.98	7,355,155.90
LOCALES	5,792,231.51	5,878,901.61	5,919,904.78	6,004,303.23	6,241,632.86	6,388,948.89	6,421,951.74	6,725,511.00	6,897,521.44
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	5,730,545.73	5,817,913.06	5,867,216.79	5,901,626.82	6,196,804.56	6,323,119.25	6,373,660.12	6,598,140.32	6,832,668.77
DEPOSITOS DE BANCOS	61,685.78	60,988.55	52,687.99	102,676.41	44,828.30	65,829.64	48,291.62	127,370.68	64,852.68
EXTRANJEROS	554,903.49	533,086.71	496,046.16	478,393.72	526,201.83	503,079.95	472,906.17	481,003.97	457,634.46
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	303,496.12	311,632.51	297,461.10	282,703.02	312,457.71	305,942.66	281,012.05	291,003.66	265,447.84
DEPOSITOS DE BANCOS	251,407.37	221,454.20	198,585.06	195,690.70	213,744.12	197,137.29	191,894.12	190,000.31	192,186.62
PATRIMONIO TOTAL	828,749.55	873,343.56	876,231.27	899,823.28	859,826.61	804,993.79	853,282.67	894,447.47	913,919.82
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	8,000,226.35	7,970,505.09	8,012,863.33	8,058,895.47	8,142,864.87	8,232,857.39	8,308,531.75	8,541,522.45	8,662,849.18
ACTIVOS GENERADORES DE INGRESOS	7,149,210.97	7,191,875.21	7,094,612.64	7,137,820.23	7,130,649.11	7,217,604.71	7,072,443.65	7,386,655.80	7,411,408.85
TOTAL DE PRESTAMOS	5,276,890.54	5,254,674.06	5,102,781.67	5,154,481.43	5,236,165.45	5,269,227.75	5,165,366.66	5,378,731.06	5,491,966.77
TOTAL DE INVERSIONES	1,872,320.43	1,937,201.15	1,991,830.97	1,983,338.80	1,894,483.65	1,948,376.95	1,907,076.99	2,007,924.74	1,919,442.07
PATRIMONIO TOTAL	832,715.58	867,781.10	883,337.25	863,226.32	844,288.08	839,168.67	864,756.97	897,135.37	886,873.22
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	466,146.68	113,993.13	227,628.90	337,592.53	443,076.46	107,730.82	216,587.69	327,772.46	440,823.82
EGRESOS DE OPERACIONES	207,655.71	47,373.97	95,420.18	145,662.36	195,104.95	44,705.06	89,637.63	135,752.07	182,487.32
INGRESO NETO DE INTERESES	258,490.97	66,619.16	132,208.72	191,930.17	247,971.51	63,025.76	126,950.06	192,020.39	258,336.50

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OTROS INGRESOS	108,550.67	26,272.38	56,228.97	89,925.68	122,320.35	31,364.97	69,880.61	104,532.49	141,803.90
INGRESO DE OPERACIONES	367,041.64	92,891.54	188,437.70	281,855.85	370,291.87	94,390.73	196,830.67	296,552.88	400,140.40
EGRESOS GENERALES	178,764.21	46,751.21	95,152.83	144,330.70	200,379.79	49,722.84	101,091.70	153,032.50	209,812.93
UTILIDAD ANTES DE PROVISIONES	188,277.43	46,140.32	93,284.86	137,525.15	169,912.07	44,667.88	95,738.97	143,520.38	190,327.47
UTILIDAD DEL PERIODO	168,277.43	41,640.32	84,284.86	124,025.15	152,114.96	39,667.88	85,738.97	128,705.24	169,582.26
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	40,331.65	43,063.64	49,554.27	54,245.29	37,793.88	62,149.89	34,095.98	47,827.29	51,243.55
TOTAL PROVISIONES PARA PRESTAMOS	83,622.93	85,307.21	84,877.23	83,702.16	79,992.71	83,728.74	85,199.33	85,469.83	82,169.05
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.77	0.83	0.99	1.05	0.72	1.17	0.64	0.86	0.89
PROVISIONES / PRESTAMOS VENCIDOS (%)	207.34	198.10	171.28	154.30	211.66	134.72	249.88	178.71	160.35
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.60	1.64	1.69	1.62	1.52	1.57	1.61	1.53	1.43
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.32	10.85	10.80	10.92	10.42	9.56	10.04	10.12	10.08
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.57	12.04	12.58	12.52	12.11	11.21	11.88	11.79	11.83
PATRIMONIO / PRESTAMOS TOTALES (%)	15.86	16.77	17.42	17.41	16.39	15.10	16.09	16.00	15.93
INDICE DE ADECUACION DE CAPITAL	18.03	18.80	22.03	22.56	20.73	19.10	19.83	19.49	19.72
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	8.40	7.67	12.94	11.28	12.54	13.07	14.42	12.29	13.69
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	6.64	6.11	10.23	8.87	10.28	10.70	11.69	10.02	11.10
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	38.94	39.56	43.12	42.43	39.88	39.94	41.66	39.99	40.72
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.35	2.32	2.38	2.32	2.13	2.20	2.42	2.32	2.29
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.10	2.09	2.10	2.05	1.87	1.93	2.06	2.01	1.96
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	20.21	19.19	19.08	19.16	18.02	18.91	19.83	19.13	19.12
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.52	6.34	6.42	6.31	6.21	5.97	6.12	5.92	5.95
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.90	2.63	2.69	2.72	2.74	2.48	2.53	2.45	2.46
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.62	3.71	3.73	3.59	3.48	3.49	3.59	3.47	3.49

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ZONA LIBRE	7.83	7.69	7.66	7.00	7.05	7.20	7.02	6.52	6.77
RESTO DEL PAIS	8.37	8.18	8.22	7.83	8.01	7.99	7.90	7.90	7.37
AL POR MENOR	8.55	8.53	8.59	8.53	8.38	8.18	7.62	7.67	7.73
CONSUMO									
VIVIENDA HIPOTECARIA	5.84	5.62	5.58	5.59	5.48	5.80	5.96	5.95	5.66
PRESTAMO PERSONAL AUTO	10.34	10.18	10.50	10.54	10.60	10.55	10.43	10.40	10.35
PRESTAMO PERSONAL	8.99	9.16	9.17	9.45	9.34	9.31	8.84	8.92	9.24
TARJETA DE CREDITO	18.18	18.16	18.87	18.91	18.57	18.31	18.58	18.81	18.67
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.97	3.88	3.74	3.62	3.46	3.36	3.30	3.22	3.19
PERSONA JURIDICA	3.87	3.79	3.62	3.54	3.43	3.32	3.28	3.21	3.13