

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	8,255,629.65	8,416,150.90	8,502,078.83	8,839,296.23	9,070,068.70	9,269,244.69	9,331,404.22	9,721,453.08	10,090,264.41
ACTIVOS LIQUIDOS	848,879.80	900,619.38	994,165.50	885,957.19	1,006,686.78	987,532.50	986,746.06	1,043,420.45	1,092,879.63
TOTAL DE PRESTAMOS	5,247,005.47	5,329,645.72	5,302,098.74	5,590,374.33	5,736,928.07	5,721,455.64	5,844,002.52	6,164,067.66	6,421,614.66
LOCALES	4,895,968.70	4,990,293.56	4,944,434.87	5,184,691.06	5,276,334.94	5,283,941.02	5,433,703.14	5,706,342.63	5,859,578.58
EXTRANJEROS	351,036.77	339,352.16	357,663.87	405,683.28	460,593.13	437,514.62	410,299.38	457,725.04	562,036.08
TOTAL DE INVERSIONES	1,850,382.02	1,851,983.90	1,877,973.21	1,996,280.52	1,988,502.13	2,139,927.67	2,117,487.35	2,126,595.95	2,214,507.23
TOTAL DE DEPOSITOS	6,767,834.69	6,892,028.85	6,894,857.91	7,206,514.98	7,355,155.90	7,425,022.53	7,422,949.13	7,739,349.20	7,932,756.49
LOCALES	6,241,632.86	6,388,948.89	6,421,951.74	6,725,511.00	6,897,521.44	6,989,700.31	6,989,132.95	7,264,940.13	7,429,445.60
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	6,196,804.56	6,323,119.25	6,373,660.12	6,598,140.32	6,832,668.77	6,794,679.10	6,898,832.43	7,136,680.71	7,400,401.93
DEPOSITOS DE BANCOS	44,828.30	65,829.64	48,291.62	127,370.68	64,852.68	195,021.21	90,300.51	128,259.42	29,043.67
EXTRANJEROS	526,201.83	503,079.95	472,906.17	481,003.97	457,634.46	435,322.22	433,816.19	474,409.06	503,310.89
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	312,457.71	305,942.66	281,012.05	291,003.66	265,447.84	248,524.27	245,018.69	291,984.08	323,573.29
DEPOSITOS DE BANCOS	213,744.12	197,137.29	191,894.12	190,000.31	192,186.62	186,797.95	188,797.50	182,424.99	179,737.60
PATRIMONIO TOTAL	859,826.61	804,993.79	853,282.67	894,447.47	913,919.82	943,842.67	969,236.01	952,043.53	919,904.79
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	8,142,864.87	8,232,857.39	8,308,531.75	8,541,522.45	8,662,849.18	8,842,697.79	8,916,741.53	9,280,374.66	9,580,166.56
ACTIVOS GENERADORES DE INGRESOS	7,130,649.11	7,217,604.71	7,072,443.65	7,386,655.80	7,411,408.85	7,521,506.47	7,570,780.91	7,938,659.23	8,180,776.05
TOTAL DE PRESTAMOS	5,236,165.45	5,269,227.75	5,165,366.66	5,378,731.06	5,491,966.77	5,525,550.68	5,573,050.63	5,877,221.00	6,079,271.37
TOTAL DE INVERSIONES	1,894,483.65	1,948,376.95	1,907,076.99	2,007,924.74	1,919,442.07	1,995,955.79	1,997,730.28	2,061,438.24	2,101,504.68
PATRIMONIO TOTAL	844,288.08	839,168.67	864,756.97	897,135.37	886,873.22	874,418.23	911,259.34	923,245.50	916,912.31
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	443,076.46	107,730.82	216,587.69	327,772.46	440,823.82	113,245.05	226,314.98	342,167.06	461,884.48
EGRESOS DE OPERACIONES	195,104.95	44,705.06	89,637.63	135,752.07	182,487.32	45,766.75	92,622.20	141,970.73	193,639.56
INGRESO NETO DE INTERESES	247,971.51	63,025.76	126,950.06	192,020.39	258,336.50	67,478.30	133,692.78	200,196.33	268,244.92

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OTROS INGRESOS	122,320.35	31,364.97	69,880.61	104,532.49	141,803.90	42,105.28	88,116.34	132,819.82	176,116.71
INGRESO DE OPERACIONES	370,291.87	94,390.73	196,830.67	296,552.88	400,140.40	109,583.58	221,809.11	333,016.15	444,361.63
EGRESOS GENERALES	200,379.79	49,722.84	101,091.70	153,032.50	209,812.93	55,941.09	115,056.92	174,008.21	234,600.31
UTILIDAD ANTES DE PROVISIONES	169,912.07	44,667.88	95,738.97	143,520.38	190,327.47	53,642.49	106,752.19	159,007.94	209,761.31
UTILIDAD DEL PERIODO	152,114.96	39,667.88	85,738.97	128,705.24	169,582.26	48,494.10	96,666.80	143,922.55	186,675.92
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	37,793.88	62,149.89	34,095.98	47,827.29	51,243.55	45,247.16	91,305.94	64,992.51	42,079.97
TOTAL PROVISIONES PARA PRESTAMOS	79,992.71	83,728.74	85,199.33	85,469.83	82,169.05	86,188.54	87,229.85	87,290.72	85,558.26
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.72	1.17	0.64	0.86	0.89	0.79	1.56	1.05	0.66
PROVISIONES / PRESTAMOS VENCIDOS (%)	211.66	134.72	249.88	178.71	160.35	190.48	95.54	134.31	203.32
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.52	1.57	1.61	1.53	1.43	1.51	1.49	1.42	1.33
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.42	9.56	10.04	10.12	10.08	10.18	10.39	9.79	9.12
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.11	11.21	11.88	11.79	11.83	12.01	12.17	11.48	10.65
PATRIMONIO / PRESTAMOS TOTALES (%)	16.39	15.10	16.09	16.00	15.93	16.50	16.59	15.45	14.33
INDICE DE ADECUACION DE CAPITAL	20.73	19.10	19.83	19.49	19.72	20.22	21.15	19.82	18.86
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	12.54	13.07	14.42	12.29	13.69	13.30	13.29	13.48	13.78
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.28	10.70	11.69	10.02	11.10	10.65	10.57	10.73	10.83
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	39.88	39.94	41.66	39.99	40.72	42.12	41.82	40.96	41.69
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.13	2.20	2.42	2.32	2.29	2.58	2.55	2.42	2.28
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.87	1.93	2.06	2.01	1.96	2.19	2.17	2.07	1.95
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.02	18.91	19.83	19.13	19.12	22.18	21.22	20.79	20.36
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.21	5.97	6.12	5.92	5.95	6.02	5.98	5.75	5.65
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.74	2.48	2.53	2.45	2.46	2.43	2.45	2.38	2.37
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.48	3.49	3.59	3.47	3.49	3.59	3.53	3.36	3.28

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ZONA LIBRE	7.05	7.20	7.02	6.52	6.77	6.61	6.94	6.75	6.84
RESTO DEL PAIS	8.01	7.99	7.90	7.90	7.37	7.15	7.07	7.12	6.95
AL POR MENOR	8.38	8.18	7.62	7.67	7.73	7.70	7.39	7.17	7.24
CONSUMO									
VIVIENDA HIPOTECARIA	5.48	5.80	5.96	5.95	5.66	5.59	5.49	5.50	5.38
PRESTAMO PERSONAL AUTO	10.60	10.55	10.43	10.40	10.35	10.12	9.90	10.16	10.00
PRESTAMO PERSONAL	9.34	9.31	8.84	8.92	9.24	9.22	9.15	9.07	9.12
TARJETA DE CREDITO	18.57	18.31	18.58	18.81	18.67	18.58	18.26	18.04	18.21
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.46	3.36	3.30	3.22	3.19	3.16	3.15	3.14	3.09
PERSONA JURIDICA	3.43	3.32	3.28	3.21	3.13	3.08	3.05	3.00	3.03