

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	9,070,068.70	9,269,244.69	9,331,404.22	9,721,453.08	10,090,264.41	10,093,723.25	10,379,646.43	0.00	0.00
ACTIVOS LIQUIDOS	1,006,686.78	987,532.50	986,746.06	1,043,420.45	1,092,879.63	1,093,946.27	1,142,597.07	0.00	0.00
TOTAL DE PRESTAMOS	5,736,928.07	5,721,455.64	5,844,002.52	6,164,067.66	6,421,614.66	6,347,419.89	6,568,071.35	0.00	0.00
LOCALES	5,276,334.94	5,283,941.02	5,433,703.14	5,706,342.63	5,859,578.58	5,857,951.52	6,077,421.36	0.00	0.00
EXTRANJEROS	460,593.13	437,514.62	410,299.38	457,725.04	562,036.08	489,468.36	490,649.99	0.00	0.00
TOTAL DE INVERSIONES	1,988,502.13	2,139,927.67	2,117,487.35	2,126,595.95	2,214,507.23	2,259,318.93	2,259,941.89	0.00	0.00
TOTAL DE DEPOSITOS	7,355,155.90	7,425,022.53	7,422,949.13	7,739,349.20	7,932,756.49	8,007,094.30	8,247,857.62	0.00	0.00
LOCALES	6,897,521.44	6,989,700.31	6,989,132.95	7,264,940.13	7,429,445.60	7,519,094.02	7,764,150.68	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	6,832,668.77	6,794,679.10	6,898,832.43	7,136,680.71	7,400,401.93	7,470,373.30	7,656,983.20	0.00	0.00
DEPOSITOS DE BANCOS	64,852.68	195,021.21	90,300.51	128,259.42	29,043.67	48,720.72	107,167.48	0.00	0.00
EXTRANJEROS	457,634.46	435,322.22	433,816.19	474,409.06	503,310.89	488,000.27	483,706.94	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	265,447.84	248,524.27	245,018.69	291,984.08	323,573.29	300,033.19	304,052.12	0.00	0.00
DEPOSITOS DE BANCOS	192,186.62	186,797.95	188,797.50	182,424.99	179,737.60	187,967.08	179,654.83	0.00	0.00
PATRIMONIO TOTAL	913,919.82	943,842.67	969,236.01	952,043.53	919,904.79	937,620.80	944,225.36	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	8,662,849.18	8,842,697.79	8,916,741.53	9,280,374.66	9,580,166.56	9,681,483.97	9,855,525.33	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	7,411,408.85	7,521,506.47	7,570,780.91	7,938,659.23	8,180,776.05	8,234,061.06	8,394,751.55	0.00	0.00
TOTAL DE PRESTAMOS	5,491,966.77	5,525,550.68	5,573,050.63	5,877,221.00	6,079,271.37	6,034,437.76	6,206,036.93	0.00	0.00
TOTAL DE INVERSIONES	1,919,442.07	1,995,955.79	1,997,730.28	2,061,438.24	2,101,504.68	2,199,623.30	2,188,714.62	0.00	0.00
PATRIMONIO TOTAL	886,873.22	874,418.23	911,259.34	923,245.50	916,912.31	940,731.73	956,730.69	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	440,823.82	113,245.05	226,314.98	342,167.06	461,884.48	118,926.77	240,261.71	0.00	0.00
EGRESOS DE OPERACIONES	182,487.32	45,766.75	92,622.20	141,970.73	193,639.56	51,315.79	103,332.29	0.00	0.00
INGRESO NETO DE INTERESES	258,336.50	67,478.30	133,692.78	200,196.33	268,244.92	67,610.98	136,929.43	0.00	0.00

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OTROS INGRESOS	141,803.90	42,105.28	88,116.34	132,819.82	176,116.71	40,932.43	85,720.82	0.00	0.00
INGRESO DE OPERACIONES	400,140.40	109,583.58	221,809.11	333,016.15	444,361.63	108,543.41	222,650.25	0.00	0.00
EGRESOS GENERALES	209,812.93	55,941.09	115,056.92	174,008.21	234,600.31	57,676.48	120,376.53	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	190,327.47	53,642.49	106,752.19	159,007.94	209,761.31	50,866.92	102,273.72	0.00	0.00
UTILIDAD DEL PERIODO	169,582.26	48,494.10	96,666.80	143,922.55	186,675.92	45,966.92	92,523.72	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	51,243.55	45,247.16	91,305.94	64,992.51	42,079.97	41,470.12	47,240.56	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	82,169.05	86,188.54	87,229.85	87,290.72	85,558.26	88,418.26	86,667.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.89	0.79	1.56	1.05	0.66	0.65	0.72	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	160.35	190.48	95.54	134.31	203.32	213.21	183.46	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.43	1.51	1.49	1.42	1.33	1.39	1.32	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.08	10.18	10.39	9.79	9.12	9.29	9.10	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.83	12.01	12.17	11.48	10.65	10.89	10.70	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.93	16.50	16.59	15.45	14.33	14.77	14.38	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	19.72	20.22	21.15	19.82	18.86	20.30	19.23	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	13.69	13.30	13.29	13.48	13.78	13.66	13.85	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.10	10.65	10.57	10.73	10.83	10.84	11.01	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.72	42.12	41.82	40.96	41.69	41.88	41.25	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.29	2.58	2.55	2.42	2.28	2.23	2.20	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.96	2.19	2.17	2.07	1.95	1.90	1.88	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.12	22.18	21.22	20.79	20.36	19.55	19.34	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.95	6.02	5.98	5.75	5.65	5.78	5.72	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.46	2.43	2.45	2.38	2.37	2.49	2.46	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.49	3.59	3.53	3.36	3.28	3.28	3.26	0.00	0.00

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ZONA LIBRE	6.77	6.61	6.94	6.75	6.84	6.48	6.67	0.00	0.00
RESTO DEL PAIS	7.37	7.15	7.07	7.12	6.95	6.94	6.97	0.00	0.00
AL POR MENOR	7.73	7.70	7.39	7.17	7.24	7.09	7.11	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.66	5.59	5.49	5.50	5.38	5.66	5.40	0.00	0.00
PRESTAMO PERSONAL AUTO	10.35	10.12	9.90	10.16	10.00	10.08	10.03	0.00	0.00
PRESTAMO PERSONAL	9.24	9.22	9.15	9.07	9.12	9.23	9.12	0.00	0.00
TARJETA DE CREDITO	18.67	18.58	18.26	18.04	18.21	18.46	18.41	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.19	3.16	3.15	3.14	3.09	3.11	3.09	0.00	0.00
PERSONA JURIDICA	3.13	3.08	3.05	3.00	3.03	3.02	3.04	0.00	0.00