

**BANCO GENERAL, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A JUNIO 2014**  
**( En Miles de Balboas )**

	2012	2013				2014			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	10,090,264.41	10,093,723.25	10,379,646.43	10,861,784.91	11,123,142.38	11,322,641.23	11,596,731.39	0.00	0.00
ACTIVOS LIQUIDOS	1,092,879.63	1,093,946.27	1,142,597.07	1,211,468.42	1,245,563.92	1,237,500.71	1,310,294.65	0.00	0.00
TOTAL DE PRESTAMOS	6,421,614.66	6,347,419.89	6,568,071.35	6,881,879.07	6,936,966.19	7,008,978.68	7,261,273.68	0.00	0.00
LOCALES	5,859,578.58	5,857,951.52	6,077,421.36	6,379,655.60	6,446,815.37	6,498,158.05	6,753,009.55	0.00	0.00
EXTRANJEROS	562,036.08	489,468.36	490,649.99	502,223.46	490,150.82	510,820.63	508,264.13	0.00	0.00
TOTAL DE INVERSIONES	2,214,507.23	2,259,318.93	2,259,941.89	2,326,661.71	2,567,423.33	2,656,567.96	2,594,116.30	0.00	0.00
TOTAL DE DEPOSITOS	7,932,756.49	8,007,094.30	8,247,857.62	8,394,276.57	8,828,625.61	8,936,609.56	9,040,031.76	0.00	0.00
LOCALES	7,429,445.60	7,519,094.02	7,764,150.68	7,919,455.09	8,294,893.66	8,449,167.93	8,524,459.67	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	7,400,401.93	7,470,373.30	7,656,983.20	7,845,669.83	8,113,256.14	8,356,584.26	8,463,441.76	0.00	0.00
DEPOSITOS DE BANCOS	29,043.67	48,720.72	107,167.48	73,785.26	181,637.52	92,583.68	61,017.91	0.00	0.00
EXTRANJEROS	503,310.89	488,000.27	483,706.94	474,821.48	533,731.95	487,441.62	515,572.10	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	323,573.29	300,033.19	304,052.12	299,655.04	353,883.24	306,926.25	292,640.34	0.00	0.00
DEPOSITOS DE BANCOS	179,737.60	187,967.08	179,654.83	175,166.44	179,848.71	180,515.37	222,931.76	0.00	0.00
PATRIMONIO TOTAL	919,904.79	937,620.80	944,225.36	979,908.66	949,734.79	984,699.22	1,020,012.65	0.00	0.00
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	9,580,166.56	9,680,970.13	9,855,041.36	10,291,619.00	10,606,703.40	10,708,182.24	10,988,188.91	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	8,180,776.05	8,234,162.15	8,394,817.18	8,749,602.20	9,070,255.70	9,136,142.73	9,341,701.61	0.00	0.00
TOTAL DE PRESTAMOS	6,079,271.37	6,034,437.76	6,206,036.93	6,522,973.37	6,679,290.42	6,678,199.28	6,914,672.52	0.00	0.00
TOTAL DE INVERSIONES	2,101,504.68	2,199,724.39	2,188,780.24	2,226,628.83	2,390,965.28	2,457,943.45	2,427,029.09	0.00	0.00
PATRIMONIO TOTAL	916,912.31	940,731.73	956,730.69	965,976.09	934,819.79	961,160.01	982,119.01	0.00	0.00
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	461,884.48	118,926.77	240,261.71	366,825.02	497,069.51	131,695.21	266,935.79	0.00	0.00
EGRESOS DE OPERACIONES	193,639.56	51,315.79	103,332.29	157,355.63	212,947.26	54,050.14	109,710.92	0.00	0.00
INGRESO NETO DE INTERESES	268,244.92	67,610.98	136,929.43	209,469.39	284,122.25	77,645.07	157,224.87	0.00	0.00
OTROS INGRESOS	176,116.71	40,932.43	85,720.82	134,401.55	187,789.15	51,423.04	99,595.73	0.00	0.00
INGRESO DE OPERACIONES	444,361.63	108,543.41	222,650.25	343,870.93	471,911.40	129,068.11	256,820.60	0.00	0.00

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EGRESOS GENERALES	234,600.31	57,676.48	120,376.53	181,826.60	245,460.95	64,958.30	131,321.54	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	209,761.31	50,866.92	102,273.72	162,044.33	226,450.45	64,109.81	125,499.06	0.00	0.00
UTILIDAD DEL PERIODO	186,675.92	45,966.92	92,523.72	145,944.33	196,715.45	56,109.81	109,499.06	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	42,079.97	41,470.12	47,240.56	55,561.45	47,677.76	51,491.11	62,536.21	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	85,558.26	88,418.26	86,667.00	85,905.73	92,269.60	94,437.67	94,556.54	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.66	0.65	0.72	0.81	0.69	0.73	0.86	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	203.32	213.21	183.46	154.61	193.53	183.41	151.20	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.33	1.39	1.32	1.25	1.33	1.35	1.30	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	9.12	9.29	9.10	9.02	8.54	8.70	8.80	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.65	10.89	10.70	10.64	9.99	10.19	10.35	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	14.33	14.77	14.38	14.24	13.69	14.05	14.05	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	18.86	20.30	19.23	18.94	18.27	18.53	18.42	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	13.78	13.66	13.85	14.43	14.11	13.85	14.49	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.83	10.84	11.01	11.15	11.20	10.93	11.30	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.69	41.88	41.25	42.15	43.19	43.57	43.19	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.28	2.23	2.20	2.22	2.17	2.46	2.34	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.95	1.90	1.88	1.89	1.85	2.10	1.99	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	20.36	19.55	19.34	20.14	21.04	23.35	22.30	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.65	5.78	5.72	5.59	5.48	5.77	5.71	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.37	2.49	2.46	2.40	2.35	2.37	2.35	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.28	3.28	3.26	3.19	3.13	3.40	3.37	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	52.79	53.14	54.07	52.88	52.01	50.33	51.13	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.15	1.99	2.04	2.05	2.07	2.25	2.13	0.00	0.00
<b>PRODUCTIVIDAD</b>									
NUMERO DE EMPLEADOS	3,304.00	3,374.00	3,451.00	3,458.00	3,523.00	3,570.00	3,625.00	0.00	0.00

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NUMERO DE SUCURSALES	61.00	60.00	62.00	62.00	63.00	64.00	64.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1,943.59	1,881.27	1,903.24	1,990.13	1,969.05	1,963.30	2,003.11	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,400.96	2,373.18	2,389.99	2,427.49	2,506.00	2,503.25	2,493.80	0.00	0.00
UTILIDAD NETA / EMPLEADOS	56.50	13.62	26.81	42.20	55.84	15.72	30.21	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	11.25	8.91	11.25	11.73	10.24	12.18	11.73	0.00	0.00
PRESTAMOS (%)	11.93	10.94	12.39	11.65	8.03	10.42	10.55	0.00	0.00
LOCALES (%)	11.05	10.86	11.85	11.80	10.02	10.93	11.12	0.00	0.00
EXTRANJEROS (%)	22.02	11.87	19.58	9.72	(12.79)	4.36	3.59	0.00	0.00
DEPOSITOS (%)	7.85	7.84	11.11	8.46	11.29	11.61	9.60	0.00	0.00
LOCALES (%)	7.71	7.57	11.09	9.01	11.65	12.37	9.79	0.00	0.00
EXTRANJEROS (%)	9.98	12.10	11.50	0.09	6.04	(0.11)	6.59	0.00	0.00
PATRIMONIO (%)	0.65	(0.66)	(2.58)	2.93	3.24	5.02	8.03	0.00	0.00
UTILIDAD NETA (%)	10.08	(5.21)	(4.29)	1.40	5.38	22.07	18.35	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	6,290,089.50	6,199,572.61	6,411,464.22	6,723,204.43	6,749,355.08	6,784,863.00	6,906,455.78	0.00	0.00
MENCION ESPECIAL	162,733.19	166,364.12	173,572.01	174,321.59	192,108.15	217,518.90	301,458.78	0.00	0.00
SUBNORMAL	23,756.06	32,034.90	32,240.51	30,155.21	42,215.96	40,987.59	81,237.08	0.00	0.00
DUDOSO	29,955.67	37,075.76	36,716.11	39,175.76	44,099.74	59,021.56	65,725.94	0.00	0.00
IRRECUPERABLE	638.50	790.75	745.50	927.81	1,456.85	1,025.31	952.65	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
ZONA LIBRE	4.60	4.74	4.71	4.67	4.71	4.84	4.98	0.00	0.00
RESTO DEL PAIS	6.49	6.49	6.57	6.48	6.41	6.42	6.32	0.00	0.00
AL POR MENOR	6.52	6.47	6.42	6.28	6.27	6.25	6.26	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	7.00	6.95	6.90	6.85	6.79	6.74	6.68	0.00	0.00
PRESTAMO PERSONAL AUTO	8.50	8.41	8.25	8.04	7.83	7.67	7.55	0.00	0.00
PRESTAMO PERSONAL	10.24	10.23	10.22	10.21	10.21	10.21	10.19	0.00	0.00

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TARJETA DE CREDITO	16.66	16.68	16.65	16.63	16.63	16.67	16.62	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.21	3.23	3.23	3.23	3.24	3.25	3.25	0.00	0.00
PERSONA JURIDICA	3.29	3.32	3.33	3.33	3.34	3.34	3.34	0.00	0.00