

BANCO GENERAL, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	12,345,496.15	12,618,764.04	12,982,114.43	13,329,122.24	13,686,868.62	14,036,095.73	14,359,367.31	14,781,897.37	0.00
ACTIVOS LIQUIDOS	1,407,676.71	1,308,831.56	1,336,940.09	1,301,408.14	1,262,439.25	1,251,413.37	1,198,336.77	1,206,904.24	0.00
TOTAL DE PRESTAMOS	7,855,169.02	8,029,558.39	8,218,405.24	8,547,222.61	8,811,883.07	8,989,410.29	9,271,626.41	9,523,146.32	0.00
LOCALES	7,295,475.52	7,441,431.45	7,622,228.02	7,975,131.54	8,234,274.61	8,411,282.33	8,683,956.43	8,939,457.95	0.00
EXTRANJEROS	559,693.50	588,126.94	596,177.21	572,091.07	577,608.46	578,127.96	587,669.97	583,688.37	0.00
TOTAL DE INVERSIONES	2,688,052.07	2,853,889.88	2,972,079.19	2,970,838.80	3,160,355.14	3,314,156.73	3,379,979.19	3,487,657.49	0.00
TOTAL DE DEPOSITOS	9,580,774.37	9,744,393.14	9,856,487.29	10,058,199.34	10,214,973.07	10,316,407.20	10,701,944.36	10,737,983.84	0.00
LOCALES	9,090,976.74	9,284,543.99	9,442,954.99	9,654,925.47	9,803,849.81	9,888,659.21	10,249,640.20	10,301,293.09	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	8,902,144.92	9,128,578.69	9,367,779.22	9,470,941.52	9,688,706.46	9,760,903.23	10,020,050.86	10,182,663.85	0.00
DEPOSITOS DE BANCOS	188,831.81	155,965.30	75,175.77	183,983.95	115,143.35	127,755.99	229,589.34	118,629.24	0.00
EXTRANJEROS	489,797.64	459,849.15	413,532.30	403,273.88	411,123.26	427,747.99	452,304.16	436,690.75	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	304,997.33	259,759.94	235,949.68	223,000.72	223,911.08	235,724.68	256,720.12	252,389.46	0.00
DEPOSITOS DE BANCOS	184,800.30	200,089.22	177,582.63	180,273.15	187,212.18	192,023.31	195,584.04	184,301.30	0.00
PATRIMONIO TOTAL	990,491.84	1,025,681.24	1,047,921.84	1,055,276.98	1,003,441.76	1,058,922.87	1,101,057.89	1,147,700.63	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	11,734,319.27	11,970,702.63	12,289,422.91	12,637,659.01	13,016,182.39	13,327,429.89	13,670,740.87	14,055,509.81	0.00
ACTIVOS GENERADORES DE INGRESOS	10,023,805.30	10,274,497.46	10,522,937.20	10,869,970.15	11,257,729.65	11,593,507.65	11,921,045.01	12,264,432.61	0.00
TOTAL DE PRESTAMOS	7,396,067.61	7,519,268.54	7,739,839.46	8,070,791.94	8,333,526.05	8,509,484.34	8,745,015.82	9,035,184.47	0.00
TOTAL DE INVERSIONES	2,627,737.70	2,755,228.92	2,783,097.74	2,799,178.21	2,924,203.61	3,084,023.31	3,176,029.19	3,229,248.15	0.00
PATRIMONIO TOTAL	970,113.32	1,005,190.23	1,033,967.25	1,043,032.26	996,966.80	1,042,302.06	1,074,489.87	1,101,488.81	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	549,798.82	144,919.46	293,706.83	447,128.63	606,652.33	161,643.84	328,312.37	501,924.64	0.00
EGRESOS DE OPERACIONES	228,183.32	58,810.81	119,206.60	182,208.60	246,972.03	66,463.57	135,016.44	206,818.73	0.00

INGRESO NETO DE INTERESES	321,615.50	86,108.66	174,500.23	264,920.03	359,680.30	95,180.27	193,295.93	295,105.91	0.00
OTROS INGRESOS	201,483.72	51,848.00	107,220.44	155,850.43	210,727.08	55,212.55	118,170.43	182,022.14	0.00
INGRESO DE OPERACIONES	523,099.23	137,956.66	281,720.67	420,770.46	570,407.38	150,392.82	311,466.36	477,128.05	0.00
EGRESOS GENERALES	261,308.22	69,929.36	142,760.50	214,607.46	288,689.24	74,965.21	150,569.64	228,897.47	0.00
UTILIDAD ANTES DE PROVISIONES	261,791.01	68,027.29	138,960.16	206,163.00	281,718.14	75,427.62	160,896.72	248,230.58	0.00
UTILIDAD DEL PERIODO	221,291.01	57,027.29	117,960.16	175,163.00	240,718.14	61,927.62	131,396.72	202,230.58	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	72,467.37	82,171.89	88,140.91	88,478.22	81,255.06	93,092.25	95,478.87	107,113.90	0.00
TOTAL PROVISIONES PARA PRESTAMOS	99,502.45	103,703.73	104,706.90	103,606.06	104,659.28	106,877.08	109,710.44	113,978.25	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.92	1.02	1.07	1.04	0.92	1.04	1.03	1.12	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	137.31	126.20	118.79	117.10	128.80	114.81	114.91	106.41	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.27	1.29	1.27	1.21	1.19	1.19	1.18	1.20	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.02	8.13	8.07	7.92	7.33	7.54	7.67	7.76	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.39	9.42	9.36	9.16	8.38	8.61	8.70	8.82	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	12.61	12.77	12.75	12.35	11.39	11.78	11.88	12.05	0.00
INDICE DE ADECUACION DE CAPITAL	17.66	17.94	17.56	17.08	17.21	17.12	17.18	19.21	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.69	13.43	13.56	12.94	12.36	12.13	11.20	11.24	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.40	10.37	10.30	9.76	9.22	8.92	8.35	8.16	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.75	42.72	43.72	42.48	43.30	44.26	42.78	43.72	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.21	2.22	2.24	2.15	2.14	2.14	2.20	2.20	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.89	1.91	1.92	1.85	1.85	1.86	1.92	1.92	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	22.81	22.69	22.82	22.39	24.15	23.77	24.46	24.48	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.48	5.64	5.58	5.48	5.39	5.58	5.51	5.46	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.28	2.29	2.27	2.24	2.19	2.29	2.27	2.25	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.21	3.35	3.32	3.25	3.19	3.28	3.24	3.21	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	49.95	50.69	50.67	51.00	50.61	49.85	48.34	47.97	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.01	2.02	2.04	1.91	1.87	1.90	1.98	1.98	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	3,733.00	3,738.00	3,772.00	3,831.00	3,889.00	3,899.00	3,953.00	3,962.00	0.00
NUMERO DE SUCURSALES	68.00	68.00	68.00	69.00	69.00	70.00	70.00	70.00	0.00
PRESTAMOS / EMPLEADOS	2,104.25	2,148.09	2,178.79	2,231.07	2,265.85	2,305.57	2,345.47	2,403.62	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,566.51	2,606.85	2,613.07	2,625.48	2,626.63	2,645.91	2,707.30	2,710.24	0.00
UTILIDAD NETA / EMPLEADOS	59.28	15.26	31.27	45.72	61.90	15.88	33.24	51.04	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	10.99	11.45	11.95	11.58	10.87	11.23	10.61	10.90	0.00

PRESTAMOS (%)	13.24	14.56	13.18	12.55	12.18	11.95	12.82	11.42	0.00
LOCALES (%)	13.16	14.52	12.87	12.92	12.87	13.03	13.93	12.09	0.00
EXTRANJEROS (%)	14.19	15.13	17.30	7.59	3.20	(1.70)	(1.43)	2.03	0.00
DEPOSITOS (%)	8.52	9.04	9.03	6.86	6.62	5.87	8.58	6.76	0.00
LOCALES (%)	9.60	9.89	10.77	8.29	7.84	6.51	8.54	6.69	0.00
EXTRANJEROS (%)	(8.23)	(5.66)	(19.79)	(18.77)	(16.06)	(6.98)	9.38	8.29	0.00
PATRIMONIO (%)	4.29	4.16	2.74	2.38	1.31	3.24	5.07	8.76	0.00
UTILIDAD NETA (%)	12.49	1.64	7.73	5.21	8.78	8.59	11.39	15.45	0.00
CLASIFICACION PRESTAMOS									
NORMAL	7,618,731.93	7,820,811.82	7,994,983.35	8,292,903.14	8,587,715.00	8,724,969.21	8,975,361.74	9,202,749.30	0.00
MENCION ESPECIAL	198,541.69	184,618.22	193,042.94	231,013.86	204,963.40	233,227.67	246,343.82	281,732.30	0.00
SUBNORMAL	81,992.79	56,087.57	57,449.64	55,835.85	65,078.47	74,808.19	96,400.35	81,235.58	0.00
DUDOSO	50,231.62	50,105.73	43,464.34	38,942.46	39,306.01	45,479.52	30,681.71	38,796.13	0.00
IRRECUPERABLE	5,173.44	21,638.78	34,171.86	32,133.36	19,479.46	17,802.79	32,549.22	32,611.26	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.51	5.52	5.53	5.40	5.46	5.53	5.62	5.70	0.00
AL POR MENOR	6.21	6.21	6.22	6.16	6.13	6.09	6.08	6.21	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.51	6.46	6.37	6.39	6.34	6.32	6.35	6.31	0.00
PRESTAMO PERSONAL AUTO	7.30	7.21	7.09	6.99	6.89	6.83	6.87	6.85	0.00
PRESTAMO PERSONAL	10.15	10.13	10.10	10.08	10.05	10.03	10.01	10.03	0.00
TARJETA DE CREDITO	16.54	16.51	16.54	16.52	16.39	16.55	17.60	17.58	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.25	3.25	3.24	3.22	3.21	3.21	3.21	3.22	0.00
PERSONA JURIDICA	3.34	3.34	3.32	3.30	3.29	3.29	3.29	3.29	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016