

BANCO GENERAL, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	13,686,868.62	14,036,095.73	14,359,367.31	14,781,897.37	14,891,634.43	15,177,014.66	15,131,493.80	15,718,909.52	16,126,654.73
ACTIVOS LIQUIDOS	1,262,439.25	1,251,413.37	1,198,336.77	1,206,904.24	1,193,576.83	1,162,065.14	1,057,162.41	1,394,547.68	1,472,216.38
TOTAL DE PRESTAMOS	8,811,883.07	8,989,410.29	9,271,626.41	9,523,146.32	9,760,840.59	9,928,889.05	10,049,844.16	10,407,506.40	10,503,447.84
LOCALES	8,234,274.61	8,411,282.33	8,683,956.43	8,939,457.95	9,044,693.15	9,274,321.69	9,424,156.79	9,720,855.90	9,890,723.06
EXTRANJEROS	577,608.46	578,127.96	587,669.97	583,688.37	716,147.44	654,567.35	625,687.37	686,650.50	612,724.78
TOTAL DE INVERSIONES	3,160,355.14	3,314,156.73	3,379,979.19	3,487,657.49	3,427,443.52	3,397,232.42	3,382,972.64	3,231,548.57	3,445,456.02
TOTAL DE DEPOSITOS	10,214,973.07	10,316,407.20	10,701,944.36	10,737,983.84	10,936,765.63	11,114,994.47	11,103,823.98	11,153,051.82	11,289,482.51
LOCALES	9,803,849.81	9,888,659.21	10,249,640.20	10,301,293.09	10,540,320.02	10,625,718.42	10,709,753.92	10,768,452.30	10,901,552.69
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	9,688,706.46	9,760,903.23	10,020,050.86	10,182,663.85	10,441,360.97	10,455,015.94	10,494,364.55	10,593,429.91	10,807,713.05
DEPOSITOS DE BANCOS	115,143.35	127,755.99	229,589.34	118,629.24	98,959.04	170,702.49	215,389.38	175,022.39	93,839.64
EXTRANJEROS	411,123.26	427,747.99	452,304.16	436,690.75	396,445.62	489,276.04	394,070.05	384,599.52	387,929.82
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	223,911.08	235,724.68	256,720.12	252,389.46	218,040.91	222,092.70	217,034.04	205,204.66	205,771.23
DEPOSITOS DE BANCOS	187,212.18	192,023.31	195,584.04	184,301.30	178,404.70	267,183.35	177,036.01	179,394.86	182,158.59
PATRIMONIO TOTAL	1,003,441.76	1,058,922.87	1,101,057.89	1,147,700.63	1,114,996.07	1,143,278.33	1,188,259.70	1,246,390.71	1,216,737.29
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	13,016,182.39	13,327,429.89	13,670,740.87	14,055,509.81	14,289,251.53	14,606,555.20	14,745,430.55	15,250,403.45	15,509,144.58
ACTIVOS GENERADORES DE INGRESOS	11,257,729.65	11,593,507.65	11,921,045.01	12,264,432.61	12,580,261.16	12,814,844.25	13,042,211.20	13,324,929.39	13,568,593.98
TOTAL DE PRESTAMOS	8,333,526.05	8,509,484.34	8,745,015.82	9,035,184.47	9,286,361.83	9,459,149.67	9,660,735.28	9,965,326.36	10,132,144.21
TOTAL DE INVERSIONES	2,924,203.61	3,084,023.31	3,176,029.19	3,229,248.15	3,293,899.33	3,355,694.58	3,381,475.91	3,359,603.03	3,436,449.77
PATRIMONIO TOTAL	996,966.80	1,042,302.06	1,074,489.87	1,101,488.81	1,059,218.91	1,101,100.60	1,144,658.80	1,197,045.67	1,165,866.68
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	606,652.33	161,643.84	328,312.37	501,924.64	680,829.18	180,331.53	366,343.29	559,688.00	759,358.18
EGRESOS DE OPERACIONES	246,972.03	66,463.57	135,016.44	206,818.73	281,452.08	75,241.46	152,981.58	236,134.04	322,499.15
INGRESO NETO DE INTERESES	359,680.30	95,180.27	193,295.93	295,105.91	399,377.10	105,090.06	213,361.71	323,553.96	436,859.03

OTROS INGRESOS	210,727.08	55,212.55	118,170.43	182,022.14	246,047.91	61,863.38	130,167.27	219,440.69	282,890.65
INGRESO DE OPERACIONES	570,407.38	150,392.82	311,466.36	477,128.05	645,425.01	166,953.44	343,528.98	542,994.65	719,749.67
EGRESOS GENERALES	288,689.24	74,965.21	150,569.64	228,897.47	309,106.38	81,183.41	164,596.15	252,042.44	337,165.65
UTILIDAD ANTES DE PROVISIONES	281,718.14	75,427.62	160,896.72	248,230.58	336,318.62	85,770.03	178,932.83	290,952.20	382,584.03
UTILIDAD DEL PERIODO	240,718.14	61,927.62	131,396.72	202,230.58	273,818.62	70,570.03	148,687.83	244,342.20	319,474.02
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	81,255.06	93,092.25	95,478.87	107,113.90	101,556.87	116,223.29	147,460.39	146,108.68	141,666.15
TOTAL PROVISIONES PARA PRESTAMOS	104,659.28	106,877.08	109,710.44	113,978.25	120,889.36	124,691.00	128,267.62	130,829.24	134,495.43
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.92	1.04	1.03	1.12	1.04	1.17	1.47	1.40	1.35
PROVISIONES / PRESTAMOS VENCIDOS (%)	128.80	114.81	114.91	106.41	119.04	107.29	86.98	89.54	94.94
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.19	1.19	1.18	1.20	1.24	1.26	1.28	1.26	1.28
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.33	7.54	7.67	7.76	7.49	7.53	7.85	7.93	7.54
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.38	8.61	8.70	8.82	8.45	8.58	8.85	9.14	8.72
PATRIMONIO / PRESTAMOS TOTALES (%)	11.39	11.78	11.88	12.05	11.42	11.51	11.82	11.98	11.58
INDICE DE ADECUACION DE CAPITAL				0.00	0.00	0.00	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	17.21	17.12	17.18	19.21	18.58	18.99	19.61	19.31	19.11
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	12.36	12.13	11.20	11.24	10.91	10.45	9.52	12.50	13.04
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.22	8.92	8.35	8.16	8.02	7.66	6.99	8.87	9.13
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.30	44.26	42.78	43.72	42.25	41.02	39.99	41.48	43.56
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.14	2.14	2.20	2.20	2.18	2.20	2.28	2.44	2.35
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.85	1.86	1.92	1.92	1.92	1.93	2.02	2.14	2.06
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	24.15	23.77	24.46	24.48	25.85	25.64	25.98	27.22	27.40
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.39	5.58	5.51	5.46	5.41	5.63	5.62	5.60	5.60
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.19	2.29	2.27	2.25	2.24	2.35	2.35	2.36	2.38
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.19	3.28	3.24	3.21	3.17	3.28	3.27	3.24	3.22
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	50.61	49.85	48.34	47.97	47.89	48.63	47.91	46.42	46.84
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.87	1.90	1.98	1.98	1.96	1.93	2.00	2.20	2.08
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	3,889.00	3,899.00	3,953.00	3,962.00	3,967.00	3,989.00	4,041.00	4,089.00	4,130.00
NUMERO DE SUCURSALES	69.00	70.00	70.00	70.00	70.00	72.00	72.00	73.00	73.00
PRESTAMOS / EMPLEADOS	2,265.85	2,305.57	2,345.47	2,403.62	2,460.51	2,489.07	2,486.97	2,545.24	2,543.21
DEPOSITOS TOTALES / EMPLEADOS	2,626.63	2,645.91	2,707.30	2,710.24	2,756.94	2,786.41	2,747.79	2,727.57	2,733.53
UTILIDAD NETA / EMPLEADOS	61.90	15.88	33.24	51.04	69.02	17.69	36.79	59.76	77.35
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	10.87	11.23	10.61	10.90	8.80	8.13	5.38	6.34	8.29

PRESTAMOS (%)	12.18	11.95	12.82	11.42	10.77	10.45	8.39	9.29	7.61
LOCALES (%)	12.87	13.03	13.93	12.09	9.84	10.26	8.52	8.74	9.35
EXTRANJEROS (%)	3.20	(1.70)	(1.43)	2.03	23.98	13.22	6.47	17.64	(14.44)
DEPOSITOS (%)	6.62	5.87	8.58	6.76	7.07	7.74	3.76	3.87	3.23
LOCALES (%)	7.84	6.51	8.54	6.69	7.51	7.45	4.49	4.53	3.43
EXTRANJEROS (%)	(16.06)	(6.98)	9.38	8.29	(3.57)	14.38	(12.87)	(11.93)	(2.15)
PATRIMONIO (%)	1.31	3.24	5.07	8.76	11.12	7.97	7.92	8.60	9.12
UTILIDAD NETA (%)	8.78	8.59	11.39	15.45	13.75	13.96	13.16	20.82	16.67
CLASIFICACION PRESTAMOS									
NORMAL	8,587,715.00	8,724,969.21	8,975,361.74	9,202,749.30	9,418,681.75	9,547,781.88	9,666,100.38	9,997,315.72	10,106,784.88
MENCION ESPECIAL	204,963.40	233,227.67	246,343.82	281,732.30	300,722.49	309,095.25	303,925.54	317,969.51	322,485.76
SUBNORMAL	65,078.47	74,808.19	96,400.35	81,235.58	88,827.28	112,627.92	122,333.31	128,149.63	99,034.51
DUDOSO	39,306.01	45,479.52	30,681.71	38,796.13	29,468.52	36,540.80	39,073.42	51,927.24	60,846.70
IRRECUPERABLE	19,479.46	17,802.79	32,549.22	32,611.26	44,029.90	47,534.20	46,679.14	42,973.54	48,791.42
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.46	5.53	5.62	5.70	5.89	6.00	6.00	5.97	6.03
AL POR MENOR	6.13	6.09	6.08	6.21	6.30	6.34	6.34	6.32	6.40
CONSUMO									
VIVIENDA HIPOTECARIA	6.34	6.32	6.35	6.31	6.29	6.27	6.24	6.27	6.26
PRESTAMO PERSONAL AUTO	6.89	6.83	6.87	6.85	6.82	6.80	6.79	6.79	6.79
PRESTAMO PERSONAL	10.05	10.03	10.01	10.03	10.05	10.08	10.12	10.16	10.18
TARJETA DE CREDITO	16.39	16.55	17.60	17.58	17.58	17.95	18.16	18.19	18.28
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.21	3.21	3.21	3.22	3.23	3.24	3.25	3.26	3.28
PERSONA JURIDICA	3.29	3.29	3.29	3.29	3.30	3.32	3.35	3.36	3.39