

**BANCO GENERAL, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A JUNIO 2018**  
**( En Miles de Balboas )**

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	14,891,634.43	15,177,014.66	15,131,493.80	15,718,909.52	16,126,654.73	16,177,828.09	16,418,397.95	0.00	0.00
ACTIVOS LIQUIDOS	1,193,576.83	1,162,065.14	1,057,162.41	1,394,547.68	1,472,216.38	1,421,584.20	1,420,501.22	0.00	0.00
TOTAL DE PRESTAMOS	9,760,840.59	9,928,889.05	10,049,844.16	10,407,506.40	10,503,447.84	10,593,329.00	10,761,644.27	0.00	0.00
LOCALES	9,044,693.15	9,274,321.69	9,424,156.79	9,720,855.90	9,890,723.06	9,997,314.40	10,154,229.52	0.00	0.00
EXTRANJEROS	716,147.44	654,567.35	625,687.37	686,650.50	612,724.78	596,014.60	607,414.75	0.00	0.00
TOTAL DE INVERSIONES	3,427,443.52	3,397,232.42	3,382,972.64	3,231,548.57	3,445,456.02	3,411,758.81	3,534,648.73	0.00	0.00
TOTAL DE DEPOSITOS	10,936,765.63	11,114,994.47	11,103,823.98	11,153,051.82	11,289,482.51	11,403,397.56	11,400,187.04	0.00	0.00
LOCALES	10,540,320.02	10,625,718.42	10,709,753.92	10,768,452.30	10,901,552.69	11,007,954.49	11,003,695.46	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	10,441,360.97	10,455,015.94	10,494,364.55	10,593,429.91	10,807,713.05	10,879,691.41	10,923,262.15	0.00	0.00
DEPOSITOS DE BANCOS	98,959.04	170,702.49	215,389.38	175,022.39	93,839.64	128,263.08	80,433.31	0.00	0.00
EXTRANJEROS	396,445.62	489,276.04	394,070.05	384,599.52	387,929.82	395,443.07	396,491.58	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	218,040.91	222,092.70	217,034.04	205,204.66	205,771.23	215,632.27	214,066.92	0.00	0.00
DEPOSITOS DE BANCOS	178,404.70	267,183.35	177,036.01	179,394.86	182,158.59	179,810.81	182,424.65	0.00	0.00
PATRIMONIO TOTAL	1,114,996.07	1,143,278.33	1,188,259.70	1,246,390.71	1,216,737.29	1,238,636.82	1,267,995.98	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	14,289,251.53	14,606,555.20	14,745,430.55	15,250,403.45	15,509,144.58	15,677,421.38	15,774,945.87	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	12,580,261.16	12,814,844.25	13,042,211.20	13,324,929.39	13,568,593.98	13,665,604.64	13,864,554.90	0.00	0.00
TOTAL DE PRESTAMOS	9,286,361.83	9,459,149.67	9,660,735.28	9,965,326.36	10,132,144.21	10,261,109.02	10,405,744.22	0.00	0.00
TOTAL DE INVERSIONES	3,293,899.33	3,355,694.58	3,381,475.91	3,359,603.03	3,436,449.77	3,404,495.62	3,458,810.68	0.00	0.00
PATRIMONIO TOTAL	1,059,218.91	1,101,100.60	1,144,658.80	1,197,045.67	1,165,866.68	1,190,957.58	1,228,127.84	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	680,829.18	180,331.53	366,343.29	559,688.00	759,358.18	202,543.37	414,551.62	0.00	0.00
EGRESOS DE OPERACIONES	281,452.08	75,241.46	152,981.58	236,134.04	322,499.15	88,440.78	182,164.32	0.00	0.00

INGRESO NETO DE INTERESES	399,377.10	105,090.06	213,361.71	323,553.96	436,859.03	114,102.59	232,387.30	0.00	0.00
OTROS INGRESOS	246,047.91	61,863.38	130,167.27	219,440.69	282,890.65	66,060.36	131,396.90	0.00	0.00
INGRESO DE OPERACIONES	645,425.01	166,953.44	343,528.98	542,994.65	719,749.67	180,162.96	363,784.20	0.00	0.00
EGRESOS GENERALES	309,106.38	81,183.41	164,596.15	252,042.44	337,165.65	87,156.94	175,007.14	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	336,318.62	85,770.03	178,932.83	290,952.20	382,584.03	93,006.02	188,777.06	0.00	0.00
UTILIDAD DEL PERIODO	273,818.62	70,570.03	148,687.83	244,342.20	319,474.02	77,256.02	157,391.38	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	101,556.87	116,223.29	147,460.39	146,108.68	141,666.15	150,760.55	175,774.90	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	120,889.36	124,691.00	128,267.62	130,829.24	134,495.43	142,412.51	145,659.08	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.04	1.17	1.47	1.40	1.35	1.42	1.63	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	119.04	107.29	86.98	89.54	94.94	94.46	82.87	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.24	1.26	1.28	1.26	1.28	1.34	1.35	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.49	7.53	7.85	7.93	7.54	7.66	7.72	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.45	8.58	8.85	9.14	8.72	8.84	8.87	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	11.42	11.51	11.82	11.98	11.58	11.69	11.78	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	18.58	18.99	19.61	19.31	19.11	19.36	19.53	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	10.91	10.45	9.52	12.50	13.04	12.47	12.46	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.02	7.66	6.99	8.87	9.13	8.79	8.65	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.25	41.02	39.99	41.48	43.56	42.39	43.47	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.18	2.20	2.28	2.44	2.35	2.26	2.27	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.92	1.93	2.02	2.14	2.06	1.97	2.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	25.85	25.64	25.98	27.22	27.40	25.95	25.63	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.41	5.63	5.62	5.60	5.60	5.93	5.98	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.24	2.35	2.35	2.36	2.38	2.59	2.63	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.17	3.28	3.27	3.24	3.22	3.34	3.35	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	47.89	48.63	47.91	46.42	46.84	48.38	48.11	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.96	1.93	2.00	2.20	2.08	1.93	1.90	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	3,967.00	3,989.00	4,041.00	4,089.00	4,130.00	4,104.00	4,070.00	0.00	0.00
NUMERO DE SUCURSALES	70.00	72.00	72.00	73.00	73.00	74.00	74.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2,460.51	2,489.07	2,486.97	2,545.24	2,543.21	2,581.22	2,644.14	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,756.94	2,786.41	2,747.79	2,727.57	2,733.53	2,778.61	2,801.03	0.00	0.00
UTILIDAD NETA / EMPLEADOS	69.02	17.69	36.79	59.76	77.35	18.82	38.67	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	8.80	8.13	5.38	6.34	8.29	6.59	8.50	0.00	0.00

PRESTAMOS (%)	10.77	10.45	8.39	9.29	7.61	6.69	7.08	0.00	0.00
LOCALES (%)	9.84	10.26	8.52	8.74	9.35	7.80	7.75	0.00	0.00
EXTRANJEROS (%)	23.98	13.22	6.47	17.64	(14.44)	(8.95)	(2.92)	0.00	0.00
DEPOSITOS (%)	7.07	7.74	3.76	3.87	3.23	2.59	2.67	0.00	0.00
LOCALES (%)	7.51	7.45	4.49	4.53	3.43	3.60	2.74	0.00	0.00
EXTRANJEROS (%)	(3.57)	14.38	(12.87)	(11.93)	(2.15)	(19.18)	0.61	0.00	0.00
PATRIMONIO (%)	11.12	7.97	7.92	8.60	9.12	8.34	6.71	0.00	0.00
UTILIDAD NETA (%)	13.75	13.96	13.16	20.82	16.67	9.47	5.85	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	9,418,681.75	9,547,781.88	9,666,100.38	9,997,315.72	10,106,784.88	10,175,134.40	10,287,625.17	0.00	0.00
MENCION ESPECIAL	300,722.49	309,095.25	303,925.54	317,969.51	322,485.76	315,134.89	354,803.40	0.00	0.00
SUBNORMAL	88,827.28	112,627.92	122,333.31	128,149.63	99,034.51	128,807.04	137,943.81	0.00	0.00
DUDOSO	29,468.52	36,540.80	39,073.42	51,927.24	60,846.70	69,412.73	82,478.47	0.00	0.00
IRRECUPERABLE	44,029.90	47,534.20	46,679.14	42,973.54	48,791.42	47,252.45	44,452.50	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.89	6.00	6.00	5.97	6.03	6.18	6.27	0.00	0.00
AL POR MENOR	6.30	6.34	6.34	6.32	6.40	6.44	6.47	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.29	6.27	6.24	6.27	6.26	6.17	6.20	0.00	0.00
PRESTAMO PERSONAL AUTO	6.82	6.80	6.79	6.79	6.79	6.78	6.99	0.00	0.00
PRESTAMO PERSONAL	10.05	10.08	10.12	10.16	10.18	10.01	10.05	0.00	0.00
TARJETA DE CREDITO	17.58	17.95	18.16	18.19	18.28	18.49	18.46	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.23	3.24	3.25	3.26	3.28	3.29	3.30	0.00	0.00
PERSONA JURIDICA	3.30	3.32	3.35	3.36	3.39	3.41	3.44	0.00	0.00