

BANCO GENERAL, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 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 | 16,556,777.90 | 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 | 1,451,215.54 | 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 | 10,816,288.95 | 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 | 10,177,135.75 | 0.00 |
| EXTRANJEROS | 716,147.44 | 654,567.35 | 625,687.37 | 686,650.50 | 612,724.78 | 596,014.60 | 607,414.75 | 639,153.20 | 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 | 3,553,635.56 | 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 | 11,485,276.93 | 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 | 11,090,560.40 | 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 | 10,999,892.97 | 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 | 90,667.43 | 0.00 |
| EXTRANJEROS | 396,445.62 | 489,276.04 | 394,070.05 | 384,599.52 | 387,929.82 | 395,443.07 | 396,491.58 | 394,716.53 | 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 | 216,581.66 | 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 | 178,134.86 | 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 | 1,299,774.83 | 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 | 16,137,843.71 | 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 | 14,004,489.74 | 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 | 10,611,897.68 | 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 | 3,392,592.07 | 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 | 1,273,082.77 | 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 | 633,933.70 | 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 | 280,998.17 | 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 | 352,935.54 | 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 | 203,799.27 | 0.00 |

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| INGRESO DE OPERACIONES | 645,425.01 | 166,953.44 | 343,528.98 | 542,994.65 | 719,749.67 | 180,162.96 | 363,784.20 | 556,734.81 | 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 | 265,004.81 | 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 | 291,730.00 | 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 | 244,294.32 | 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 | 174,465.02 | 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 | 146,569.05 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.04 | 1.17 | 1.47 | 1.40 | 1.35 | 1.42 | 1.63 | 1.61 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 119.04 | 107.29 | 86.98 | 89.54 | 94.94 | 94.46 | 82.87 | 84.01 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.24 | 1.26 | 1.28 | 1.26 | 1.28 | 1.34 | 1.35 | 1.36 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 7.49 | 7.53 | 7.85 | 7.93 | 7.54 | 7.66 | 7.72 | 7.85 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 8.45 | 8.58 | 8.85 | 9.14 | 8.72 | 8.84 | 8.87 | 9.05 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 11.42 | 11.51 | 11.82 | 11.98 | 11.58 | 11.69 | 11.78 | 12.02 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 18.58 | 18.99 | 19.61 | 19.31 | 19.11 | 19.36 | 19.53 | 19.83 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 10.91 | 10.45 | 9.52 | 12.50 | 13.04 | 12.47 | 12.46 | 12.64 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 8.02 | 7.66 | 6.99 | 8.87 | 9.13 | 8.79 | 8.65 | 8.77 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 42.25 | 41.02 | 39.99 | 41.48 | 43.56 | 42.39 | 43.47 | 43.58 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.18 | 2.20 | 2.28 | 2.44 | 2.35 | 2.26 | 2.27 | 2.33 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.92 | 1.93 | 2.02 | 2.14 | 2.06 | 1.97 | 2.00 | 2.02 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 25.85 | 25.64 | 25.98 | 27.22 | 27.40 | 25.95 | 25.63 | 25.59 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.41 | 5.63 | 5.62 | 5.60 | 5.60 | 5.93 | 5.98 | 6.04 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.24 | 2.35 | 2.35 | 2.36 | 2.38 | 2.59 | 2.63 | 2.68 | 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 | 3.36 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 47.89 | 48.63 | 47.91 | 46.42 | 46.84 | 48.38 | 48.11 | 47.60 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.96 | 1.93 | 2.00 | 2.20 | 2.08 | 1.93 | 1.90 | 1.94 | 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 | 4,094.00 | 0.00 |
| NUMERO DE SUCURSALES | 70.00 | 72.00 | 72.00 | 73.00 | 73.00 | 74.00 | 74.00 | 75.00 | 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 | 2,641.99 | 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 | 2,805.39 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 69.02 | 17.69 | 36.79 | 59.76 | 77.35 | 18.82 | 38.67 | 59.67 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 8.80 | 8.13 | 5.38 | 6.34 | 8.29 | 6.59 | 8.50 | 5.33 | 0.00 |
| PRESTAMOS (%) | 10.77 | 10.45 | 8.39 | 9.29 | 7.61 | 6.69 | 7.08 | 3.93 | 0.00 |
| LOCALES (%) | 9.84 | 10.26 | 8.52 | 8.74 | 9.35 | 7.80 | 7.75 | 4.69 | 0.00 |
| EXTRANJEROS (%) | 23.98 | 13.22 | 6.47 | 17.64 | (14.44) | (8.95) | (2.92) | (6.92) | 0.00 |
| DEPOSITOS (%) | 7.07 | 7.74 | 3.76 | 3.87 | 3.23 | 2.59 | 2.67 | 2.98 | 0.00 |

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|-------------------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|------|
| LOCALES (%) | 7.51 | 7.45 | 4.49 | 4.53 | 3.43 | 3.60 | 2.74 | 2.99 | 0.00 |
| EXTRANJEROS (%) | (3.57) | 14.38 | (12.87) | (11.93) | (2.15) | (19.18) | 0.61 | 2.63 | 0.00 |
| PATRIMONIO (%) | 11.12 | 7.97 | 7.92 | 8.60 | 9.12 | 8.34 | 6.71 | 4.28 | 0.00 |
| UTILIDAD NETA (%) | 13.75 | 13.96 | 13.16 | 20.82 | 16.67 | 9.47 | 5.85 | (0.02) | 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 | 10,333,936.31 | 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 | 363,429.24 | 0.00 |
| SUBNORMAL | 88,827.28 | 112,627.92 | 122,333.31 | 128,149.63 | 99,034.51 | 128,807.04 | 137,943.81 | 140,175.91 | 0.00 |
| DUDOSO | 29,468.52 | 36,540.80 | 39,073.42 | 51,927.24 | 60,846.70 | 69,412.73 | 82,478.47 | 79,182.75 | 0.00 |
| IRRECUPERABLE | 44,029.90 | 47,534.20 | 46,679.14 | 42,973.54 | 48,791.42 | 47,252.45 | 44,452.50 | 46,133.80 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 5.89 | 6.00 | 6.00 | 5.97 | 6.03 | 6.18 | 6.27 | 6.30 | 0.00 |
| AL POR MENOR | 6.30 | 6.34 | 6.34 | 6.32 | 6.40 | 6.44 | 6.47 | 6.51 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 6.29 | 6.27 | 6.24 | 6.27 | 6.26 | 6.17 | 6.20 | 6.16 | 0.00 |
| PRESTAMO PERSONAL AUTO | 6.82 | 6.80 | 6.79 | 6.79 | 6.79 | 6.78 | 6.99 | 6.99 | 0.00 |
| PRESTAMO PERSONAL | 10.05 | 10.08 | 10.12 | 10.16 | 10.18 | 10.01 | 10.05 | 10.08 | 0.00 |
| TARJETA DE CREDITO | 17.58 | 17.95 | 18.16 | 18.19 | 18.28 | 18.49 | 18.46 | 18.43 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 3.23 | 3.24 | 3.25 | 3.26 | 3.28 | 3.29 | 3.30 | 3.35 | 0.00 |
| PERSONA JURIDICA | 3.30 | 3.32 | 3.35 | 3.36 | 3.39 | 3.41 | 3.44 | 3.49 | 0.00 |