

**BANCO GENERAL, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2019**  
**( En Miles de Balboas )**

	2017		2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre	
<b>BALANCE DE SITUACION</b>										
TOTAL DE ACTIVOS	16,126,654.73	16,177,828.09	16,418,397.95	16,556,777.90	17,080,759.26	17,022,677.76	16,889,237.60	17,002,201.32	16,900,887.23	
ACTIVOS LIQUIDOS	1,472,216.38	1,421,584.20	1,420,501.22	1,451,215.54	1,417,351.36	1,428,260.19	1,483,191.97	1,359,324.82	1,290,782.87	
TOTAL DE PRESTAMOS	10,503,447.84	10,593,329.00	10,761,644.27	10,816,288.95	10,912,985.96	11,027,960.92	10,959,168.50	11,087,832.88	11,053,041.46	
LOCALES	9,890,723.06	9,997,314.40	10,154,229.52	10,177,135.75	10,254,761.54	10,430,566.17	10,416,640.04	10,533,014.13	10,430,872.80	
EXTRANJEROS	612,724.78	596,014.60	607,414.75	639,153.20	658,224.43	597,394.75	542,528.46	554,818.75	622,168.66	
TOTAL DE INVERSIONES	3,445,456.02	3,411,758.81	3,534,648.73	3,553,635.56	3,982,719.35	3,767,069.75	3,698,078.92	3,711,077.59	3,843,802.77	
TOTAL DE DEPOSITOS	11,289,482.51	11,403,397.56	11,400,187.04	11,485,276.93	11,996,957.57	11,901,700.39	11,964,047.16	12,229,009.42	12,320,342.15	
LOCALES	10,901,552.69	11,007,954.49	11,003,695.46	11,090,560.40	11,580,150.12	11,550,343.61	11,589,370.65	11,861,611.71	11,908,767.71	
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
DEPOSITOS DE PARTICULARES	10,807,713.05	10,879,691.41	10,923,262.15	10,999,892.97	11,445,210.48	11,504,895.93	11,529,526.78	11,697,075.23	11,803,438.59	
DEPOSITOS DE BANCOS	93,839.64	128,263.08	80,433.31	90,667.43	134,939.64	45,447.69	59,843.87	164,536.48	105,329.12	
EXTRANJEROS	387,929.82	395,443.07	396,491.58	394,716.53	416,807.45	351,356.78	374,676.51	367,397.71	411,574.44	
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
DEPOSITOS DE PARTICULARES	205,771.23	215,632.27	214,066.92	216,581.66	194,856.40	174,145.57	174,294.45	178,213.15	204,773.45	
DEPOSITOS DE BANCOS	182,158.59	179,810.81	182,424.65	178,134.86	221,951.05	177,211.21	200,382.07	189,184.56	206,800.99	
PATRIMONIO TOTAL	1,216,737.29	1,238,636.82	1,267,995.98	1,299,774.83	1,269,743.95	1,328,006.06	1,385,371.14	1,426,688.70	1,404,158.24	
<b>PROMEDIO (12 MESES)</b>										
TOTAL DE ACTIVOS	15,509,144.58	15,677,421.38	15,774,945.87	16,137,843.71	16,603,707.00	16,600,252.93	16,653,817.77	16,779,489.61	16,990,823.25	
ACTIVOS GENERADORES DE INGRESOS	13,568,593.98	13,665,604.64	13,864,554.90	14,004,489.74	14,422,304.59	14,400,059.24	14,476,770.21	14,584,417.49	14,896,274.77	
TOTAL DE PRESTAMOS	10,132,144.21	10,261,109.02	10,405,744.22	10,611,897.68	10,708,216.90	10,810,644.96	10,860,406.39	10,952,060.91	10,983,013.71	
TOTAL DE INVERSIONES	3,436,449.77	3,404,495.62	3,458,810.68	3,392,592.07	3,714,087.69	3,589,414.28	3,616,363.82	3,632,356.58	3,913,261.06	
PATRIMONIO TOTAL	1,165,866.68	1,190,957.58	1,228,127.84	1,273,082.77	1,243,240.62	1,283,321.44	1,326,683.56	1,363,231.76	1,336,951.10	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
INGRESOS POR INTERESES	759,358.18	202,543.37	414,551.62	633,933.70	858,330.01	228,238.95	463,776.69	700,373.81	933,824.00	
EGRESOS DE OPERACIONES	322,499.15	88,440.78	182,164.32	280,998.17	383,978.81	104,119.91	209,527.12	316,017.99	421,561.74	
INGRESO NETO DE INTERESES	436,859.03	114,102.59	232,387.30	352,935.54	474,351.20	124,119.04	254,249.57	384,355.82	512,262.26	
OTROS INGRESOS	282,890.65	66,060.36	131,396.90	203,799.27	282,002.44	69,050.47	144,083.68	224,180.03	318,732.69	
INGRESO DE OPERACIONES	719,749.67	180,162.96	363,784.20	556,734.81	756,353.64	193,169.50	398,333.26	608,535.85	830,994.95	
EGRESOS GENERALES	337,165.65	87,156.94	175,007.14	265,004.81	358,895.29	93,524.74	186,779.32	282,455.06	380,999.66	
UTILIDAD ANTES DE PROVISIONES	382,584.03	93,006.02	188,777.06	291,730.00	397,458.35	99,644.76	211,553.94	326,080.79	449,995.29	
UTILIDAD DEL PERIODO	319,474.02	77,256.02	157,391.38	244,294.32	334,272.66	82,987.60	177,896.77	275,543.62	379,758.12	
<b>CALIDAD DE ACTIVOS</b>										
TOTAL DE PRESTAMOS VENCIDOS	141,666.15	150,760.55	175,774.90	174,465.02	152,922.52	172,458.48	164,050.26	169,251.08	169,404.40	
TOTAL PROVISIONES PARA PRESTAMOS	134,495.43	142,412.51	145,659.08	146,569.05	150,724.66	155,814.00	147,862.03	150,581.22	158,904.86	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.35	1.42	1.63	1.61	1.40	1.56	1.50	1.53	1.53	
PROVISIONES / PRESTAMOS VENCIDOS (%)	94.94	94.46	82.87	84.01	98.56	90.35	90.13	88.97	93.80	
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.28	1.34	1.35	1.36	1.38	1.41	1.35	1.36	1.44	
<b>RAZONES DE CAPITAL</b>										
PATRIMONIO / ACTIVOS TOTALES (%)	7.54	7.66	7.72	7.85	7.43	7.80	8.20	8.39	8.31	

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.72	8.84	8.87	9.05	8.52	8.98	9.45	9.64	9.43
PATRIMONIO / PRESTAMOS TOTALES (%)	11.58	11.69	11.78	12.02	11.64	12.04	12.64	12.87	12.70
INDICE DE ADECUACION DE CAPITAL	19.11	19.36	19.53	19.83	19.45	20.31	21.28	21.81	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	13.04	12.47	12.46	12.64	11.81	12.00	12.40	11.12	10.48
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.13	8.79	8.65	8.77	8.30	8.39	8.78	7.99	7.64
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.56	42.39	43.47	43.58	45.01	43.65	43.31	41.46	41.68
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.35	2.26	2.27	2.33	2.32	2.31	2.46	2.52	2.55
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.06	1.97	2.00	2.02	2.01	2.00	2.14	2.19	2.24
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	27.40	25.95	25.63	25.59	26.89	25.87	26.82	26.95	28.40
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.60	5.93	5.98	6.04	5.95	6.34	6.41	6.40	6.27
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.38	2.59	2.63	2.68	2.66	2.89	2.89	2.89	2.83
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.22	3.34	3.35	3.36	3.29	3.45	3.51	3.51	3.44
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	46.84	48.38	48.11	47.60	47.45	48.42	46.89	46.42	45.85
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.08	1.93	1.90	1.94	1.96	1.92	1.99	2.05	2.14
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	4,130.00	4,104.00	4,070.00	4,094.00	4,068.00	4,065.00	4,083.00	4,070.00	4,068.00
NUMERO DE SUCURSALES	73.00	74.00	74.00	75.00	75.00	75.00	76.00	76.00	75.00
PRESTAMOS / EMPLEADOS	2,543.21	2,581.22	2,644.14	2,641.99	2,682.64	2,712.91	2,684.10	2,724.28	2,717.07
DEPOSITOS TOTALES / EMPLEADOS	2,733.53	2,778.61	2,801.03	2,805.39	2,949.10	2,927.85	2,930.21	3,004.67	3,028.60
UTILIDAD NETA / EMPLEADOS	77.35	18.82	38.67	59.67	82.17	20.42	43.57	67.70	93.35
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	8.29	6.59	8.50	5.33	5.92	5.22	2.87	2.69	(1.05)
PRESTAMOS (%)	7.61	6.69	7.08	3.93	3.90	4.10	1.84	2.51	1.28
LOCALES (%)	9.35	7.80	7.75	4.69	3.68	4.33	2.58	3.50	1.72
EXTRANJEROS (%)	(14.44)	(8.95)	(2.92)	(6.92)	7.43	0.23	(10.68)	(13.19)	(5.48)
DEPOSITOS (%)	3.23	2.59	2.67	2.98	6.27	4.37	4.95	6.48	2.70
LOCALES (%)	3.43	3.60	2.74	2.99	6.22	4.93	5.32	6.95	2.84
EXTRANJEROS (%)	(2.15)	(19.18)	0.61	2.63	7.44	(11.15)	(5.50)	(6.92)	(1.26)
PATRIMONIO (%)	9.12	8.34	6.71	4.28	4.36	7.22	9.26	9.76	10.59
UTILIDAD NETA (%)	16.67	9.47	5.85	(0.02)	4.63	7.42	13.03	12.79	13.61
CLASIFICACION PRESTAMOS									
NORMAL	10,106,784.88	10,175,134.40	10,287,625.17	10,333,936.31	10,445,337.12	10,499,169.30	10,403,344.80	10,464,715.33	10,323,371.00
MENCION ESPECIAL	322,485.76	315,134.89	354,803.40	363,429.24	382,784.16	415,088.21	433,165.72	497,072.90	580,209.43
SUBNORMAL	99,034.51	128,807.04	137,943.81	140,175.91	128,552.30	143,239.48	150,348.45	168,559.03	200,296.26
DUDOSO	60,846.70	69,412.73	82,478.47	79,182.75	67,403.36	74,815.52	62,067.49	54,291.99	53,109.72
IRRECUPERABLE	48,791.42	47,252.45	44,452.50	46,133.80	39,633.67	51,462.41	58,104.07	53,774.85	54,959.91
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.03	6.18	6.27	6.30	6.39	6.57	6.54	6.39	6.35
AL POR MENOR	6.40	6.44	6.47	6.51	6.55	6.78	6.82	6.82	6.88
CONSUMO									
VIVIENDA HIPOTECARIA	6.26	6.17	6.20	6.16	6.11	6.35	6.41	6.41	6.30
PRESTAMO PERSONAL AUTO	6.79	6.78	6.99	6.99	6.98	7.27	7.27	7.26	7.24
PRESTAMO PERSONAL	10.18	10.01	10.05	10.08	10.12	10.17	10.21	10.23	10.26
TARJETA DE CREDITO	18.28	18.49	18.46	18.43	18.42	18.68	18.70	18.73	18.78
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.28	3.29	3.30	3.35	3.41	3.48	3.53	3.56	3.53
PERSONA JURIDICA	3.39	3.41	3.44	3.49	3.55	3.62	3.68	3.72	3.71