

**BANCO GENERAL, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A JUNIO 2020**  
**( En Miles de Balboas )**

	2018	2019				2020			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	17,080,759.26	17,022,677.76	16,889,237.60	17,002,201.32	16,900,887.23	17,689,413.20	17,638,720.85	0.00	0.00
ACTIVOS LIQUIDOS	1,417,351.36	1,428,260.19	1,483,191.97	1,359,324.82	1,290,782.87	1,646,886.05	1,444,605.07	0.00	0.00
TOTAL DE PRESTAMOS	10,912,985.96	11,027,960.92	10,959,168.50	11,087,832.88	11,053,041.46	11,109,048.27	10,922,400.66	0.00	0.00
LOCALES	10,254,761.54	10,430,566.17	10,416,640.04	10,533,014.13	10,430,872.80	10,458,730.16	10,323,042.73	0.00	0.00
EXTRANJEROS	658,224.43	597,394.75	542,528.46	554,818.75	622,168.66	650,318.11	599,357.93	0.00	0.00
TOTAL DE INVERSIONES	3,982,719.35	3,767,069.75	3,698,078.92	3,711,077.59	3,843,802.77	3,706,002.67	4,185,148.52	0.00	0.00
TOTAL DE DEPOSITOS	11,996,957.57	11,901,700.39	11,964,047.16	12,229,009.42	12,320,342.15	12,528,877.69	12,818,373.45	0.00	0.00
LOCALES	11,580,150.12	11,550,343.61	11,589,370.65	11,861,611.71	11,908,767.71	12,129,132.54	12,416,077.74	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	11,445,210.48	11,504,895.93	11,529,526.78	11,697,075.23	11,803,438.59	12,042,584.80	12,371,379.71	0.00	0.00
DEPOSITOS DE BANCOS	134,939.64	45,447.69	59,843.87	164,536.48	105,329.12	86,547.73	44,698.03	0.00	0.00
EXTRANJEROS	416,807.45	351,356.78	374,676.51	367,397.71	411,574.44	399,745.15	402,295.70	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	194,856.40	174,145.57	174,294.45	178,213.15	204,773.45	200,250.36	210,490.12	0.00	0.00
DEPOSITOS DE BANCOS	221,951.05	177,211.21	200,382.07	189,184.56	206,800.99	199,494.79	191,805.58	0.00	0.00
PATRIMONIO TOTAL	1,269,743.95	1,328,006.06	1,385,371.14	1,426,688.70	1,404,158.24	1,427,755.61	1,475,025.82	0.00	0.00
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	16,603,707.00	16,600,252.93	16,653,817.77	16,779,489.61	16,990,823.25	17,356,045.48	17,263,979.22	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	14,422,304.59	14,400,059.24	14,476,770.21	14,584,417.49	14,896,274.77	14,805,040.81	14,882,398.30	0.00	0.00
TOTAL DE PRESTAMOS	10,708,216.90	10,810,644.96	10,860,406.39	10,952,060.91	10,983,013.71	11,068,504.60	10,940,784.58	0.00	0.00
TOTAL DE INVERSIONES	3,714,087.69	3,589,414.28	3,616,363.82	3,632,356.58	3,913,261.06	3,736,536.21	3,941,613.72	0.00	0.00
PATRIMONIO TOTAL	1,243,240.62	1,283,321.44	1,326,683.56	1,363,231.76	1,336,951.10	1,377,880.83	1,430,198.48	0.00	0.00
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	858,330.01	228,238.95	463,776.69	700,373.81	933,824.00	228,860.22	451,133.90	0.00	0.00
EGRESOS DE OPERACIONES	383,978.81	104,119.91	209,527.12	316,017.99	421,561.74	99,172.25	190,253.30	0.00	0.00
INGRESO NETO DE INTERESES	474,351.20	124,119.04	254,249.57	384,355.82	512,262.26	129,687.97	260,880.60	0.00	0.00
OTROS INGRESOS	282,002.44	69,050.47	144,083.68	224,180.03	318,732.69	61,016.63	113,857.35	0.00	0.00
INGRESO DE OPERACIONES	756,353.64	193,169.50	398,333.26	608,535.85	830,994.95	190,704.59	374,737.95	0.00	0.00

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EGRESOS GENERALES	358,895.29	93,524.74	186,779.32	282,455.06	380,999.66	97,207.57	162,503.16	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	397,458.35	99,644.76	211,553.94	326,080.79	449,995.29	93,497.02	212,234.79	0.00	0.00
UTILIDAD DEL PERIODO	334,272.66	82,987.60	177,896.77	275,543.62	379,758.12	74,091.25	132,904.03	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	152,922.52	172,458.48	164,050.26	169,251.08	169,404.40	208,441.91	155,901.24	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	150,724.66	155,814.00	147,862.03	150,581.22	158,904.86	165,800.46	206,342.94	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.40	1.56	1.50	1.53	1.53	1.88	1.43	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	98.56	90.35	90.13	88.97	93.80	79.54	132.35	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.38	1.41	1.35	1.36	1.44	1.49	1.89	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	7.43	7.80	8.20	8.39	8.31	8.07	8.36	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.52	8.98	9.45	9.64	9.43	9.64	9.76	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	11.64	12.04	12.64	12.87	12.70	12.85	13.50	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.81	12.00	12.40	11.12	10.48	13.14	11.27	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.30	8.39	8.78	7.99	7.64	9.31	8.19	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.01	43.65	43.31	41.46	41.68	42.72	43.92	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.32	2.31	2.46	2.52	2.55	2.00	1.79	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.01	2.00	2.14	2.19	2.24	1.71	1.54	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	26.89	25.87	26.82	26.95	28.40	21.51	18.59	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.95	6.34	6.41	6.40	6.27	6.18	6.06	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.66	2.89	2.89	2.89	2.83	2.68	2.56	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.29	3.45	3.51	3.51	3.44	3.50	3.51	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	47.45	48.42	46.89	46.42	45.85	50.97	43.36	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.96	1.92	1.99	2.05	2.14	1.65	1.53	0.00	0.00
<b>PRODUCTIVIDAD</b>									
NUMERO DE EMPLEADOS	4,068.00	4,065.00	4,083.00	4,070.00	4,068.00	4,053.00	3,964.00	0.00	0.00

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NUMERO DE SUCURSALES	75.00	75.00	76.00	76.00	75.00	75.00	75.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2,682.64	2,712.91	2,684.10	2,724.28	2,717.07	2,740.94	2,755.40	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,949.10	2,927.85	2,930.21	3,004.67	3,028.60	3,091.26	3,233.70	0.00	0.00
UTILIDAD NETA / EMPLEADOS	82.17	20.42	43.57	67.70	93.35	18.28	33.53	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.92	5.22	2.87	2.69	(1.05)	3.92	4.44	0.00	0.00
PRESTAMOS (%)	3.90	4.10	1.84	2.51	1.28	0.74	(0.34)	0.00	0.00
LOCALES (%)	3.68	4.33	2.58	3.50	1.72	0.27	(0.90)	0.00	0.00
EXTRANJEROS (%)	7.43	0.23	(10.68)	(13.19)	(5.48)	8.86	10.47	0.00	0.00
DEPOSITOS (%)	6.27	4.37	4.95	6.48	2.70	5.27	7.14	0.00	0.00
LOCALES (%)	6.22	4.93	5.32	6.95	2.84	5.01	7.13	0.00	0.00
EXTRANJEROS (%)	7.44	(11.15)	(5.50)	(6.92)	(1.26)	13.77	7.37	0.00	0.00
PATRIMONIO (%)	4.36	7.22	9.26	9.76	10.59	7.51	6.47	0.00	0.00
UTILIDAD NETA (%)	4.63	7.42	13.03	12.79	13.61	(10.72)	(25.29)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	10,445,337.12	10,499,169.30	10,403,344.80	10,464,715.33	10,323,371.00	10,148,783.16	10,124,373.72	0.00	0.00
MENCION ESPECIAL	382,784.16	415,088.21	433,165.72	497,072.90	580,209.43	710,044.08	617,332.00	0.00	0.00
SUBNORMAL	128,552.30	143,239.48	150,348.45	168,559.03	200,296.26	283,030.01	244,946.50	0.00	0.00
DUDOSO	67,403.36	74,815.52	62,067.49	54,291.99	53,109.72	69,272.04	66,978.80	0.00	0.00
IRRECUPERABLE	39,633.67	51,462.41	58,104.07	53,774.85	54,959.91	63,719.43	75,112.57	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.39	6.57	6.54	6.39	6.35	6.35	6.35	0.00	0.00
AL POR MENOR	6.55	6.78	6.82	6.82	6.88	6.85	6.88	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.11	6.35	6.41	6.41	6.30	6.17	6.17	0.00	0.00
PRESTAMO PERSONAL AUTO	6.98	7.27	7.27	7.26	7.24	7.26	7.22	0.00	0.00
PRESTAMO PERSONAL	10.12	10.17	10.21	10.23	10.26	10.28	10.27	0.00	0.00
TARJETA DE CREDITO	18.42	18.68	18.70	18.73	18.78	18.85	18.84	0.00	0.00

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TASA DE INTERES PASIVA									
PERSONA NATURAL	3.41	3.48	3.53	3.56	3.53	3.49	3.43	0.00	0.00
PERSONA JURIDICA	3.55	3.62	3.68	3.72	3.71	3.67	3.61	0.00	0.00