

BALANCE DE SITUACION
Banco General, S.A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010												
			2009 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	316,001.24	59.30%	532,878.56	560,354.73	496,693.29	491,526.61	517,255.24	436,747.48	830,092.74	734,262.91	739,868.47	731,318.41	810,776.51	912,538.33	848,879.80
Depositos Locales en Bancos	1,267.35	2.02%	62,759.84	61,243.99	63,925.46	52,337.83	54,609.53	71,120.10	56,824.17	51,167.56	50,544.75	57,755.58	61,475.77	60,706.53	64,027.20
A la Vista	(5,287.32)	(32.85%)	16,097.70	12,224.16	14,131.99	1,602.40	3,770.37	4,841.20	6,221.21	3,973.70	3,881.01	6,419.17	10,003.88	8,869.54	10,810.37
A Plazo	6,554.68	14.05%	46,662.15	49,019.83	49,793.47	50,735.43	50,839.16	66,278.90	50,602.96	47,193.86	46,663.74	51,336.41	51,471.89	51,836.98	53,216.82
Depositos Extranjeros en Bancos	317,682.95	89.07%	356,673.15	375,211.71	304,890.03	342,350.24	352,605.02	254,953.15	675,314.35	550,362.62	590,573.44	574,022.69	596,846.14	742,558.68	674,356.10
A la Vista	6,300.21	15.21%	41,423.15	48,961.71	48,640.03	43,100.24	46,355.02	40,703.15	31,881.61	11,729.88	30,440.70	18,889.95	31,713.40	51,425.94	47,723.36
A Plazo	311,382.74	98.77%	315,250.00	326,250.00	256,250.00	299,250.00	306,250.00	214,250.00	643,432.74	538,632.74	560,132.74	555,132.74	565,132.74	691,132.74	626,632.74
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	(2,949.06)	(2.60%)	113,445.57	123,899.03	127,877.80	96,838.55	110,040.68	110,674.23	97,954.21	132,732.73	98,750.27	99,540.14	152,454.59	109,273.12	110,496.51
CARTERA CREDITICIA	21,680.03	0.41%	5,225,325.44	5,184,179.62	5,222,875.02	5,208,809.79	5,221,597.92	5,258,288.14	5,028,634.58	5,044,808.83	5,112,601.32	5,167,087.79	5,192,577.82	5,224,128.37	5,247,005.47
Locales	310,724.92	6.66%	4,665,163.93	4,637,000.23	4,662,866.95	4,657,700.00	4,683,559.90	4,728,382.14	4,762,065.90	4,774,137.69	4,881,937.66	4,923,436.82	4,946,492.14	4,962,172.84	4,975,888.85
Extranjero	(292,675.10)	(45.46%)	643,784.43	631,620.25	644,865.38	636,417.00	623,459.17	615,029.80	351,445.91	355,355.02	314,824.67	327,353.12	329,836.55	345,864.78	351,109.33
Menos Provisiones	(3,630.21)	(4.34%)	83,622.93	84,440.86	84,857.31	85,307.21	85,421.15	85,123.80	84,877.23	84,683.88	84,161.01	83,702.16	83,750.87	83,909.25	79,992.71
Locales	(3,621.52)	(4.33%)	83,541.67	84,423.08	84,843.25	85,004.83	85,125.80	84,842.86	84,735.37	84,405.30	83,998.67	83,544.81	83,747.33	83,836.32	79,920.15
Extranjero	(8.69)	(10.69%)	81.26	17.78	14.06	302.38	295.34	280.94	141.85	278.58	162.34	157.35	3.54	72.92	72.57
INVERSIONES EN VALORES	(88,203.27)	(4.55%)	1,938,585.29	1,983,203.39	1,963,564.01	2,044,770.00	2,037,043.15	2,019,126.48	1,936,180.76	2,016,035.72	2,019,930.67	2,019,568.96	1,927,470.76	1,834,632.02	1,850,382.02
Locales	129,834.36	29.79%	435,840.57	463,487.72	468,381.90	473,824.28	469,504.00	499,736.95	462,546.13	459,679.19	469,468.77	512,935.76	502,807.23	501,463.02	565,674.93
Extranjero	(218,037.63)	(14.51%)	1,502,868.32	1,519,839.28	1,495,305.71	1,571,069.32	1,567,662.75	1,519,513.13	1,473,758.24	1,556,480.14	1,550,585.50	1,506,756.80	1,424,787.13	1,333,292.60	1,284,830.70
Menos Provisiones	0.00	0.00%	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60
OTROS ACTIVOS	(23,948.45)	(7.19%)	333,310.81	333,577.05	361,932.23	304,457.47	317,299.57	306,528.83	320,076.59	336,737.41	329,118.13	325,773.52	331,563.54	347,233.84	309,362.36
Locales	(21,316.09)	(6.59%)	323,612.81	323,854.30	351,769.81	293,739.58	306,547.64	296,474.14	312,237.51	328,930.52	320,816.65	317,606.23	323,500.62	339,984.89	302,296.71
Extranjero	(2,632.35)	(27.14%)	9,698.00	9,722.75	10,162.42	10,717.90	10,751.93	10,054.69	7,839.08	7,806.88	8,301.48	8,167.28	8,062.91	7,248.94	7,065.65
TOTAL DE ACTIVOS	225,529.56	2.81%	8,030,100.09	8,061,314.80	8,045,064.55	8,049,563.87	8,093,195.87	8,020,690.93	8,114,984.67	8,131,844.87	8,201,518.58	8,243,748.67	8,262,388.62	8,318,532.56	8,255,629.65
DEPOSITOS	420,699.69	6.63%	6,347,135.00	6,368,455.94	6,343,847.64	6,411,988.32	6,444,644.53	6,380,052.03	6,415,950.94	6,450,134.95	6,500,990.29	6,482,696.95	6,558,445.31	6,590,894.18	6,767,834.69
Locales	449,401.35	7.76%	5,792,231.51	5,820,572.52	5,788,852.82	5,878,901.61	5,914,353.24	5,915,358.32	5,919,904.78	5,973,640.58	6,001,320.51	6,004,303.23	6,022,709.68	6,068,665.26	6,241,632.86

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	466,258.83	8.14%	5,730,545.73	5,748,725.53	5,726,982.68	5,817,913.06	5,866,819.42	5,868,367.01	5,867,216.79	5,925,751.49	5,934,505.79	5,901,626.82	5,940,045.01	6,009,359.06	6,196,804.56
A la Vista	142,010.21	13.44%	1,056,720.51	1,073,547.19	1,062,275.19	1,106,099.78	1,142,931.11	1,098,390.19	1,091,280.56	1,128,159.29	1,118,737.62	1,078,688.56	1,102,409.78	1,147,464.13	1,198,730.72
A Plazo	20,016.97	0.60%	3,330,554.80	3,338,183.85	3,327,253.37	3,337,770.84	3,334,877.27	3,402,393.66	3,380,939.16	3,356,429.52	3,358,614.54	3,378,940.53	3,377,772.32	3,351,677.54	3,350,571.77
De Ahorros	304,231.65	22.65%	1,343,270.42	1,336,994.49	1,337,454.12	1,374,042.44	1,389,011.04	1,367,583.15	1,394,997.06	1,441,162.68	1,457,153.64	1,443,997.73	1,459,862.91	1,510,217.40	1,647,502.08
De Bancos	(16,857.48)	(27.33%)	61,685.78	71,846.99	61,870.14	60,988.55	47,533.82	46,991.31	52,687.99	47,889.09	66,814.72	102,676.41	82,664.67	59,306.20	44,828.30
A la Vista	(7,165.42)	(51.05%)	14,035.67	16,703.12	16,512.68	14,741.01	14,774.34	12,982.36	17,052.96	15,312.82	8,695.52	7,687.17	6,407.87	10,565.72	6,870.24
A Plazo	(9,692.06)	(20.34%)	47,650.11	55,143.87	45,357.46	46,247.54	32,759.48	34,008.95	35,635.03	32,576.27	58,119.20	94,989.24	76,256.79	48,740.48	37,958.06
Extranjero	(28,701.66)	(5.17%)	554,903.49	547,883.42	554,994.82	533,086.71	530,291.29	464,693.71	496,046.16	476,494.37	499,669.78	478,393.72	535,735.63	522,228.91	526,201.83
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	8,961.59	2.95%	303,496.12	315,037.96	305,900.20	311,632.51	292,352.17	269,306.94	297,461.10	281,680.86	304,338.04	282,703.02	333,630.97	324,187.11	312,457.71
A la Vista	9,248.85	13.69%	67,573.23	80,541.61	69,362.33	76,256.59	65,123.38	71,443.68	75,805.34	75,530.67	95,247.62	71,704.61	92,318.78	85,625.32	76,822.08
A Plazo	(9,338.17)	(4.80%)	194,362.45	193,061.53	192,088.06	194,752.83	182,626.91	160,649.57	154,766.06	159,736.44	157,831.48	160,583.17	188,611.61	188,724.26	185,024.28
De Ahorros	9,050.91	21.78%	41,560.44	41,434.82	44,449.81	40,623.08	44,601.88	37,213.69	66,889.71	46,413.75	51,258.94	50,415.24	52,700.58	49,837.52	50,611.35
De Bancos	(37,663.25)	(14.98%)	251,407.37	232,845.46	249,094.62	221,454.20	237,939.11	195,386.77	198,585.06	194,813.51	195,331.74	195,690.70	202,104.66	198,041.81	213,744.12
A la Vista	(53,463.25)	(73.06%)	73,177.02	55,925.11	71,604.26	44,023.85	49,208.76	4,056.42	9,854.71	6,083.15	4,601.38	6,260.34	8,374.31	6,311.45	19,713.77
A Plazo	15,800.00	8.86%	178,230.36	176,920.36	177,490.36	177,430.36	188,730.36	191,330.36	188,730.36	188,730.36	190,730.36	189,430.36	193,730.36	191,730.36	194,030.36
OBLIGACIONES	(235,831.59)	(41.22%)	572,089.06	573,753.77	556,425.01	520,420.87	496,505.07	452,443.59	509,839.72	505,778.53	527,021.10	556,600.23	488,364.19	485,864.19	336,257.47
Locales	93,749.50	107.03%	87,592.50	110,865.50	114,894.50	119,601.50	120,636.50	125,021.50	187,006.50	187,247.62	179,341.00	178,920.12	183,920.12	183,920.12	181,342.00
Extranjero	(329,581.09)	(68.03%)	484,496.56	462,888.27	441,530.51	400,819.37	375,868.57	327,422.09	322,833.22	318,530.90	347,680.10	377,680.10	304,444.07	301,944.07	154,915.47
OTROS PASIVOS	9,493.89	3.37%	282,126.48	271,425.84	283,825.69	243,811.12	258,716.77	291,198.44	312,962.74	284,146.61	268,370.62	304,628.21	301,941.73	317,782.96	291,620.36
Locales	10,041.85	3.63%	276,799.28	261,947.56	273,753.02	236,692.03	247,119.55	263,257.69	307,395.64	267,291.70	252,479.99	297,332.58	286,312.87	304,511.51	286,841.13
Extranjero	(547.97)	(10.29%)	5,327.20	9,478.28	10,072.67	7,119.09	11,597.21	27,940.75	5,567.10	16,854.91	15,890.63	7,295.63	15,628.87	13,271.45	4,779.23
PATRIMONIO	31,167.57	3.76%	828,749.55	847,679.26	860,966.21	873,343.56	893,329.51	896,996.88	876,231.27	891,784.78	905,136.57	899,823.28	913,637.39	923,991.23	859,917.12
Capital	0.00	0.00%	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	(2,786.20)	(18.64%)	14,945.00	19,331.89	19,420.79	18,823.35	24,394.76	12,186.99	14,287.77	17,366.90	17,572.83	18,084.71	19,181.34	19,299.44	12,158.80
Utilidad de Periodos Anteriores	(27,906.15)	(9.57%)	291,710.70	263,804.55	263,804.55	263,804.55	263,804.55	263,804.55	263,804.55	263,804.55	263,804.55	263,804.55	263,804.55	263,804.55	263,804.55
Utilidad de Periodo	61,859.92	(221.67%)	(27,906.15)	14,542.82	27,740.87	40,715.67	55,130.21	71,005.34	48,138.95	60,613.33	73,759.20	67,934.03	80,651.50	90,887.24	33,953.77

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Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	225,529.56	2.81%	8,030,100.09	8,061,314.80	8,045,064.55	8,049,563.87	8,093,195.87	8,020,690.93	8,114,984.67	8,131,844.87	8,201,518.58	8,243,748.67	8,262,388.62	8,318,532.56	8,255,629.65	