

BALANCE DE SITUACION
Banco General, S.A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	157,806.98	18.59%	848,879.80	766,262.82	756,088.74	900,619.38	893,707.21	829,475.61	994,165.50	1,002,458.01	859,577.02	885,957.19	869,972.58	908,128.56	1,006,686.78
Depositos Locales en Bancos	19,963.74	31.18%	64,027.20	57,407.12	66,756.87	62,063.79	67,303.17	64,221.48	64,251.85	68,051.38	59,552.69	60,513.50	66,225.29	62,160.85	83,990.94
A la Vista	13,212.50	122.22%	10,810.37	1,180.59	8,821.67	2,644.25	4,410.57	2,853.61	2,822.95	7,632.29	449.24	635.63	7,311.41	3,199.03	24,022.87
A Plazo	6,751.25	12.69%	53,216.82	56,226.53	57,935.20	59,419.54	62,892.60	61,367.87	61,428.90	60,419.08	59,103.45	59,877.87	58,913.88	58,961.82	59,968.07
Depositos Extranjeros en Bancos	59,841.68	8.87%	674,356.10	592,699.70	578,327.67	717,882.06	658,844.86	651,175.70	785,230.47	760,176.95	654,094.26	686,865.17	671,858.14	684,404.17	734,197.78
A la Vista	23,591.68	49.43%	47,723.36	36,966.96	17,594.93	58,149.32	44,112.12	62,442.96	95,597.73	90,544.21	29,311.52	51,082.43	31,975.40	34,521.43	71,315.04
A Plazo	36,250.00	5.78%	626,632.74	555,732.74	560,732.74	659,732.74	614,732.74	588,732.74	689,632.74	669,632.74	624,782.74	635,782.74	639,882.74	649,882.74	662,882.74
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	78,001.55	70.59%	110,496.51	116,155.99	111,004.20	120,673.54	167,559.18	114,078.44	144,683.18	174,229.68	145,930.06	138,578.52	131,889.15	161,563.54	188,498.06
CARTERA CREDITICIA	489,922.60	9.34%	5,247,005.47	5,287,958.11	5,272,561.37	5,329,645.72	5,351,323.09	5,282,927.69	5,302,098.74	5,412,550.65	5,523,204.00	5,590,374.33	5,673,351.86	5,756,559.48	5,736,928.07
Locales	382,551.15	7.69%	4,975,888.85	5,030,842.46	5,005,699.96	5,073,960.68	5,079,650.36	5,030,984.12	5,029,573.98	5,104,931.58	5,207,130.28	5,270,023.68	5,342,243.54	5,397,407.59	5,358,440.00
Extranjero	109,547.79	31.20%	351,109.33	338,423.02	349,416.03	339,413.78	355,949.86	336,700.44	357,724.09	392,908.47	401,397.12	405,820.48	416,978.10	445,101.35	460,657.12
Menos Provisiones	2,176.33	2.72%	79,992.71	81,307.37	82,554.63	83,728.74	84,277.13	84,756.87	85,199.33	85,289.40	85,323.41	85,469.83	85,869.79	85,949.45	82,169.05
Locales	2,184.91	2.73%	79,920.15	81,196.66	82,489.17	83,667.12	84,213.76	84,688.29	85,139.11	85,215.83	85,251.39	85,332.62	85,731.43	85,898.53	82,105.06
Extranjero	(8.57)	(11.82%)	72.57	110.71	65.46	61.62	63.37	68.58	60.22	73.57	72.02	137.20	138.36	50.92	63.99
INVERSIONES EN VALORES	138,120.12	7.46%	1,850,382.02	1,953,614.22	1,888,392.73	1,851,983.90	1,817,915.46	1,891,837.47	1,877,973.21	1,969,326.87	2,021,395.78	1,996,280.52	1,938,574.40	1,910,142.14	1,988,502.13
Locales	118,114.23	20.88%	565,674.93	562,400.64	574,171.05	574,307.99	573,167.65	661,654.80	660,527.06	668,357.49	682,539.78	677,456.95	676,195.39	676,392.36	683,789.16
Extranjero	19,991.46	1.56%	1,284,830.70	1,391,337.18	1,314,345.28	1,277,799.52	1,244,871.42	1,230,306.27	1,217,569.76	1,301,092.98	1,338,979.60	1,318,947.18	1,262,502.62	1,233,873.38	1,304,822.16
Menos Provisiones	(14.42)	(11.67%)	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	109.18
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	(14.42)	(11.67%)	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	123.60	109.18
OTROS ACTIVOS	28,589.36	9.24%	309,362.36	326,516.23	365,077.45	333,901.89	337,714.15	344,195.74	327,841.38	334,237.59	325,306.13	366,684.18	344,385.30	357,396.90	337,951.72
Locales	28,490.53	9.42%	302,296.71	319,066.19	358,594.40	327,070.27	330,953.09	337,791.93	321,353.10	327,368.56	318,653.17	359,709.78	337,640.27	350,453.21	330,787.25
Extranjero	98.83	1.40%	7,065.65	7,450.04	6,483.06	6,831.62	6,761.07	6,403.82	6,488.28	6,869.03	6,652.96	6,974.40	6,745.03	6,943.68	7,164.47
TOTAL DE ACTIVOS	814,439.05	9.87%	8,255,629.65	8,334,351.37	8,282,120.29	8,416,150.90	8,400,659.92	8,348,436.51	8,502,078.83	8,718,573.12	8,729,482.93	8,839,296.23	8,826,284.14	8,932,227.08	9,070,068.70
DEPOSITOS	587,321.21	8.68%	6,767,834.69	6,823,002.43	6,735,449.52	6,892,028.85	6,859,599.89	6,818,203.35	6,894,857.91	7,102,804.43	7,112,598.78	7,206,514.98	7,165,199.84	7,267,845.93	7,355,155.90
Locales	655,888.58	10.51%	6,241,632.86	6,313,543.00	6,223,015.26	6,388,948.89	6,371,263.56	6,327,887.66	6,421,951.74	6,642,124.86	6,660,700.19	6,725,511.00	6,684,590.73	6,808,046.92	6,897,521.44

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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	635,864.20	10.26%	6,196,804.56	6,243,691.56	6,163,775.82	6,323,119.25	6,334,237.76	6,287,531.53	6,373,660.12	6,627,136.68	6,610,956.23	6,598,140.32	6,644,049.17	6,657,157.40	6,832,668.77
A la Vista	248,093.80	20.70%	1,198,730.72	1,218,501.99	1,187,464.31	1,317,771.97	1,237,954.76	1,216,795.70	1,258,965.46	1,376,035.73	1,348,746.85	1,334,445.51	1,376,951.02	1,367,715.10	1,446,824.52
A Plazo	142,659.82	4.26%	3,350,571.77	3,355,444.42	3,348,047.68	3,372,329.58	3,430,470.07	3,420,187.53	3,445,757.57	3,596,044.99	3,566,146.91	3,520,749.15	3,516,174.09	3,494,385.51	3,493,231.59
De Ahorros	245,110.58	14.88%	1,647,502.08	1,669,745.15	1,628,263.82	1,633,017.70	1,665,812.93	1,650,548.31	1,668,937.09	1,655,055.97	1,696,062.47	1,742,945.66	1,750,924.05	1,795,056.79	1,892,612.66
De Bancos	20,024.38	44.67%	44,828.30	69,851.44	59,239.44	65,829.64	37,025.80	40,356.13	48,291.62	14,988.17	49,743.97	127,370.68	40,541.57	150,889.52	64,852.68
A la Vista	200.52	2.92%	6,870.24	7,896.38	9,569.94	9,723.82	9,590.94	8,522.91	5,657.50	5,877.14	6,420.89	5,858.59	6,429.32	6,434.54	7,070.76
A Plazo	19,823.86	52.23%	37,958.06	61,955.07	49,669.51	56,105.82	27,434.86	31,833.21	42,634.12	9,111.03	43,323.08	121,512.09	34,112.25	144,454.98	57,781.91
Extranjero	(68,567.37)	(13.03%)	526,201.83	509,459.44	512,434.26	503,079.95	488,336.33	490,315.69	472,906.17	460,679.57	451,898.59	481,003.97	480,609.10	459,799.01	457,634.46
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	(47,009.87)	(15.05%)	312,457.71	313,565.55	316,775.54	305,942.66	296,286.94	294,320.05	281,012.05	268,014.14	262,048.88	291,003.66	288,858.31	266,485.02	265,447.84
A la Vista	11,215.93	14.60%	76,822.08	81,182.56	76,946.33	82,829.30	78,704.37	93,003.57	81,931.74	76,247.66	80,400.08	113,555.52	106,016.80	82,718.75	88,038.01
A Plazo	(47,226.97)	(25.52%)	185,024.28	179,677.90	179,336.86	163,502.20	165,493.09	146,055.66	146,370.94	144,584.03	144,016.79	143,830.20	143,872.88	143,682.26	137,797.30
De Ahorros	(10,998.83)	(21.73%)	50,611.35	52,705.08	60,492.35	59,611.16	52,089.48	55,260.82	52,709.38	47,182.46	37,632.01	33,617.94	38,968.63	40,084.01	39,612.52
De Bancos	(21,557.50)	(10.09%)	213,744.12	195,893.89	195,658.71	197,137.29	192,049.39	195,995.64	191,894.12	192,665.43	189,849.71	190,000.31	191,750.80	193,313.99	192,186.62
A la Vista	(14,441.50)	(73.26%)	19,713.77	2,763.53	2,928.35	3,606.94	973.04	5,273.29	1,871.76	2,343.07	981.35	631.96	682.44	5,399.63	5,272.27
A Plazo	(7,116.00)	(3.67%)	194,030.36	193,130.36	192,730.36	193,530.36	191,076.36	190,722.36	190,022.36	190,322.36	188,868.36	189,368.36	191,068.36	187,914.36	186,914.36
OBLIGACIONES	65,908.33	19.60%	336,257.47	334,125.30	336,744.07	331,120.81	324,978.63	316,732.15	387,162.92	381,688.73	376,314.19	305,669.54	368,080.64	349,720.03	402,165.81
Locales	(16,417.50)	(9.05%)	181,342.00	179,545.12	178,529.50	177,357.62	177,357.62	177,357.62	176,967.00	175,795.12	19,667.50	174,795.12	174,795.12	159,815.12	164,924.50
Extranjero	82,325.83	53.14%	154,915.47	154,580.18	158,214.57	153,763.19	147,621.01	139,374.53	210,195.92	205,893.61	356,646.69	130,874.42	193,285.52	189,904.90	237,241.31
OTROS PASIVOS	107,206.81	36.76%	291,620.36	396,876.17	417,735.71	388,007.46	393,623.15	372,243.60	366,775.32	364,202.80	354,354.98	432,664.24	382,858.25	392,982.44	398,827.17
Locales	108,025.75	37.66%	286,841.13	378,375.06	400,282.21	382,493.48	380,874.71	365,899.61	362,794.15	352,912.77	347,196.00	428,218.32	357,325.36	384,690.81	394,866.88
Extranjero	(818.94)	(17.14%)	4,779.23	18,501.12	17,453.50	5,513.97	12,748.44	6,343.98	3,981.17	11,290.03	7,158.98	4,445.91	25,532.89	8,291.64	3,960.29
PATRIMONIO	54,002.70	6.28%	859,917.12	780,347.46	792,191.00	804,993.79	822,458.24	841,257.41	853,282.67	869,877.16	886,214.98	894,447.47	910,145.41	921,678.68	913,919.82
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	(12,634.53)	(103.91%)	12,158.80	19,923.21	479.98	411.12	188.47	(84.20)	(330.80)	(353.57)	(659.29)	(687.40)	(576.60)	(408.86)	(475.73)
Utilidad de Periodos Anteriores	(66,046.23)	(25.04%)	263,804.55	197,758.32	197,758.32	197,758.32	197,758.32	197,758.32	197,758.32	197,758.32	197,758.32	197,758.32	197,758.32	197,758.32	197,758.32
Utilidad de Periodo	111,378.49	328.03%	33,953.77	12,665.93	24,909.70	38,743.23	52,957.09	70,186.82	83,869.10	98,602.22	113,609.36	125,890.17	141,512.85	154,155.65	145,332.26

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Ganancia o Perdida en Valores Disponible para la Venta	21,304.98	0.00%	0.00	0.00	19,042.99	18,081.13	21,554.37	23,396.48	21,986.05	23,870.19	25,506.59	21,486.38	21,450.84	20,173.58	21,304.98
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
PASIVO Y PATRIMONIO	814,439.05	9.87%	8,255,629.65	8,334,351.37	8,282,120.29	8,416,150.90	8,400,659.92	8,348,436.51	8,502,078.83	8,718,573.12	8,729,482.93	8,839,296.23	8,826,284.14	8,932,227.08	9,070,068.70