

BALANCE DE SITUACION
Banco General, S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	86,192.85	8.56%	1,006,686.78	878,962.86	918,420.05	987,532.50	1,024,225.09	946,969.64	986,746.06	963,580.27	946,282.66	1,043,420.45	1,038,554.44	1,136,464.03	1,092,879.63
Depositos Locales en Bancos	(7,485.15)	(8.91%)	83,990.94	61,781.50	76,732.19	71,821.96	70,793.37	70,070.70	68,956.71	70,255.51	83,179.06	70,253.62	76,030.49	78,322.48	76,505.79
A la Vista	(17,431.49)	(72.56%)	24,022.87	315.75	13,599.63	7,949.58	803.57	2,395.87	644.62	3,382.26	2,797.10	4,749.39	554.13	3,378.89	6,591.38
A Plazo	9,946.34	16.59%	59,968.07	61,465.75	63,132.56	63,872.38	69,989.80	67,674.82	68,312.09	66,873.25	80,381.96	65,504.23	75,476.36	74,943.59	69,914.41
Depositos Extranjeros en Bancos	104,445.79	14.23%	734,197.78	694,796.16	686,504.73	740,387.29	766,574.83	737,137.35	746,042.76	735,123.77	719,547.11	785,916.86	808,989.42	881,689.59	838,643.57
A la Vista	15,328.53	21.49%	71,315.04	29,413.42	25,621.99	53,004.55	59,192.09	62,754.61	67,660.02	37,741.03	54,164.37	51,916.86	79,989.42	96,689.59	86,643.57
A Plazo	89,117.26	13.44%	662,882.74	665,382.74	660,882.74	687,382.74	707,382.74	674,382.74	678,382.74	697,382.74	665,382.74	734,000.00	729,000.00	785,000.00	752,000.00
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	(10,767.79)	(5.71%)	188,498.06	122,385.20	155,183.13	175,323.24	186,856.89	139,761.59	171,746.59	158,201.00	143,556.49	187,249.98	153,534.53	176,451.96	177,730.27
CARTERA CREDITICIA	684,686.58	11.93%	5,736,928.07	5,693,918.97	5,681,444.39	5,721,455.64	5,760,347.98	5,783,320.25	5,844,002.52	5,911,838.03	5,974,560.95	6,164,067.66	6,251,488.23	6,350,289.24	6,421,614.66
Locales	586,505.68	10.95%	5,358,440.00	5,344,227.47	5,337,366.82	5,370,044.78	5,428,470.99	5,456,039.02	5,520,730.59	5,580,083.59	5,651,039.31	5,793,409.44	5,884,955.84	5,986,813.83	5,944,945.68
Extranjero	101,570.12	22.05%	460,657.12	433,339.19	428,918.48	437,599.40	418,718.09	414,474.66	410,501.77	419,235.36	410,602.62	457,948.95	453,733.87	450,294.35	562,227.24
Menos Provisiones	3,389.21	4.12%	82,169.05	83,647.70	84,840.92	86,188.54	86,841.10	87,193.43	87,229.85	87,480.92	87,080.98	87,290.72	87,201.47	86,818.94	85,558.26
Locales	3,262.04	3.97%	82,105.06	83,567.81	84,765.54	86,103.76	86,622.17	86,974.57	87,027.46	87,271.57	86,869.60	87,066.81	86,976.44	86,627.37	85,367.10
Extranjero	127.17	198.73%	63.99	79.88	75.37	84.78	218.93	218.86	202.39	209.35	211.38	223.91	225.03	191.57	191.16
INVERSIONES EN VALORES	225,346.27	11.33%	1,988,502.13	2,077,549.46	2,110,173.19	2,138,899.99	2,153,330.83	2,116,205.11	2,116,519.41	2,158,095.27	2,158,899.47	2,125,718.55	2,151,292.79	2,178,638.82	2,213,848.41
Locales	163,013.40	23.84%	683,789.16	774,801.65	770,186.03	796,722.41	795,026.15	783,241.44	785,988.87	781,743.87	788,802.34	828,539.22	845,629.59	843,731.28	846,802.56
Extranjero	62,223.69	4.77%	1,304,822.16	1,302,855.38	1,340,098.84	1,342,278.67	1,358,405.76	1,333,032.00	1,330,596.17	1,376,401.83	1,370,106.36	1,297,185.83	1,305,666.88	1,334,908.47	1,367,045.85
Menos Provisiones	(109.18)	(100.00%)	109.18	107.57	111.68	101.09	101.09	68.32	65.63	50.43	9.23	6.50	3.67	0.93	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	(109.18)	(100.00%)	109.18	107.57	111.68	101.09	101.09	68.32	65.63	50.43	9.23	6.50	3.67	0.93	0.00
OTROS ACTIVOS	23,970.00	7.09%	337,951.72	372,930.97	384,484.32	420,328.88	375,972.61	393,044.42	383,168.30	374,791.76	365,166.78	388,246.42	390,149.98	379,504.04	361,921.72
Locales	22,685.18	6.86%	330,787.25	365,792.46	377,326.52	412,635.44	368,169.31	385,548.54	375,396.43	366,517.07	357,362.22	380,525.75	382,253.67	371,708.33	353,472.43
Extranjero	1,284.82	17.93%	7,164.47	7,138.50	7,157.80	7,693.44	7,803.30	7,495.88	7,771.87	8,274.69	7,804.56	7,720.67	7,896.32	7,795.71	8,449.29
TOTAL DE ACTIVOS	1,020,195.70	11.25%	9,070,068.70	9,023,362.25	9,094,521.95	9,268,217.00	9,313,876.50	9,239,539.42	9,330,436.29	9,408,305.33	9,444,909.87	9,721,453.08	9,831,485.44	10,044,896.13	10,090,264.41
DEPOSITOS	577,600.59	7.85%	7,355,155.90	7,374,075.77	7,392,887.11	7,425,022.53	7,390,021.03	7,323,487.94	7,422,949.13	7,421,513.94	7,543,946.06	7,739,349.20	7,675,599.27	7,771,062.66	7,932,756.49
Locales	531,924.15	7.71%	6,897,521.44	6,924,409.35	6,935,841.92	6,989,700.31	6,961,085.24	6,892,717.32	6,989,132.95	7,000,365.29	7,062,389.90	7,264,940.13	7,195,041.18	7,300,547.58	7,429,445.60

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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	567,733.16	8.31%	6,832,668.77	6,766,704.54	6,780,293.70	6,794,679.10	6,875,581.54	6,833,850.01	6,898,832.43	6,964,132.23	7,042,199.01	7,136,680.71	7,095,777.00	7,239,834.12	7,400,401.93
A la Vista	310,638.67	21.47%	1,446,824.52	1,412,745.32	1,428,660.18	1,462,675.27	1,493,577.15	1,465,118.96	1,482,849.34	1,532,365.67	1,531,363.78	1,594,405.53	1,525,397.38	1,646,266.10	1,757,463.19
A Plazo	41,870.34	1.20%	3,493,231.59	3,481,570.78	3,483,483.77	3,443,211.66	3,441,311.24	3,474,370.28	3,500,845.51	3,497,522.97	3,560,596.62	3,569,233.64	3,581,849.53	3,570,098.79	3,535,101.93
De Ahorros	215,224.15	11.37%	1,892,612.66	1,872,388.43	1,868,149.75	1,888,792.17	1,940,693.14	1,894,360.76	1,915,137.58	1,934,243.59	1,950,238.61	1,973,041.54	1,988,530.09	2,023,469.23	2,107,836.81
De Bancos	(35,809.00)	(55.22%)	64,852.68	157,704.81	155,548.21	195,021.21	85,503.70	58,867.31	90,300.51	36,233.06	20,190.89	128,259.42	99,264.18	60,713.46	29,043.67
A la Vista	(4,351.49)	(61.54%)	7,070.76	9,451.11	9,607.49	8,590.53	5,630.88	3,699.03	4,762.80	4,129.16	4,509.32	4,039.26	4,090.17	3,719.84	2,719.28
A Plazo	(31,457.52)	(54.44%)	57,781.91	148,253.70	145,940.73	186,430.68	79,872.81	55,168.28	85,537.71	32,103.89	15,681.57	124,220.16	95,174.01	56,993.62	26,324.40
Extranjero	45,676.43	9.98%	457,634.46	449,666.42	457,045.19	435,322.22	428,935.79	430,770.62	433,816.19	421,148.65	481,556.16	474,409.06	480,558.08	470,515.07	503,310.89
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	58,125.45	21.90%	265,447.84	257,153.38	272,034.88	248,524.27	241,776.00	239,631.19	245,018.69	234,579.25	296,339.96	291,984.08	298,803.14	290,702.58	323,573.29
A la Vista	3,298.12	3.75%	88,038.01	78,276.77	97,590.63	73,076.59	71,950.27	75,814.40	80,657.43	73,139.06	73,098.94	72,409.69	79,288.00	71,262.53	91,336.13
A Plazo	46,168.16	33.50%	137,797.30	138,370.19	135,049.48	132,224.74	126,388.15	122,728.81	121,391.93	118,399.07	183,113.48	180,858.09	181,396.70	181,374.07	183,965.46
De Ahorros	8,659.17	21.86%	39,612.52	40,506.42	39,394.77	43,222.95	43,437.58	41,087.98	42,969.33	43,041.12	40,127.55	38,716.29	38,118.43	38,065.98	48,271.69
De Bancos	(12,449.02)	(6.48%)	192,186.62	192,513.04	185,010.31	186,797.95	187,159.79	191,139.43	188,797.50	186,569.39	185,216.19	182,424.99	181,754.94	179,812.50	179,737.60
A la Vista	(2,258.02)	(42.83%)	5,272.27	5,598.69	699.96	2,987.59	2,699.43	5,733.07	4,791.14	6,563.04	6,663.84	3,872.63	2,502.59	3,089.14	3,014.25
A Plazo	(10,191.00)	(5.45%)	186,914.36	186,914.36	184,310.36	183,810.36	184,460.36	185,406.36	184,006.36	180,006.36	178,552.36	178,552.36	179,252.36	176,723.36	176,723.36
OBLIGACIONES	446,616.89	111.05%	402,165.81	309,468.62	340,239.77	388,087.16	527,380.17	510,958.66	540,943.15	601,482.37	602,867.41	605,933.04	749,277.62	850,034.39	848,782.69
Locales	126,792.38	76.88%	164,924.50	164,690.12	175,788.50	179,554.12	191,476.00	226,067.00	240,313.38	269,037.00	271,699.88	274,765.50	289,765.50	292,107.50	291,716.88
Extranjero	319,824.51	134.81%	237,241.31	144,778.50	164,451.27	208,533.03	335,904.17	284,891.66	300,629.77	332,445.37	331,167.54	331,167.54	459,512.12	557,926.89	557,065.82
OTROS PASIVOS	(10,006.74)	(2.51%)	398,827.17	407,853.37	413,020.09	511,264.64	435,309.24	430,687.85	397,308.00	399,633.82	344,833.36	424,127.32	439,827.91	444,615.96	388,820.43
Locales	(16,713.47)	(4.23%)	394,866.88	391,735.43	396,990.63	502,012.56	418,724.15	410,122.34	387,357.65	378,451.73	326,828.27	414,745.84	388,778.27	401,917.73	378,153.41
Extranjero	6,706.73	169.35%	3,960.29	16,117.94	16,029.46	9,252.08	16,585.08	20,565.51	9,950.35	21,182.10	18,005.09	9,381.49	51,049.64	42,698.23	10,667.02
PATRIMONIO	5,984.97	0.65%	913,919.82	931,964.50	948,374.98	943,842.67	961,166.07	974,404.97	969,236.01	985,675.20	953,263.04	952,043.53	966,780.65	979,183.13	919,904.79
Capital	(50,000.00)	(9.09%)	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00	545,880.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
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	(162.65)	34.19%	(475.73)	(723.29)	(660.61)	(623.09)	(611.34)	(615.40)	(667.57)	(754.26)	(636.64)	(674.71)	(684.77)	(664.52)	(638.38)
Utilidad de Periodos Anteriores	145,332.26	73.49%	197,758.32	343,090.58	343,090.58	343,090.58	343,090.58	343,090.58	343,090.58	343,090.58	343,090.58	343,090.58	343,090.58	343,090.58	343,090.58
Utilidad de Periodo	(92,363.91)	(63.55%)	145,332.26	15,839.40	31,293.16	27,543.33	41,972.62	59,597.27	54,755.00	71,997.75	86,248.37	81,399.21	97,341.14	112,163.31	52,968.35

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Ganancia o Perdida en Valores Disponible para la Venta	3,179.26	14.92%	21,304.98	23,757.81	24,651.85	23,831.86	26,714.21	22,332.52	22,058.00	25,461.13	24,560.73	28,228.45	27,033.70	24,593.76	24,484.24
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	1,020,195.70	11.25%	9,070,068.70	9,023,362.25	9,094,521.95	9,268,217.00	9,313,876.50	9,239,539.42	9,330,436.29	9,408,305.33	9,444,909.87	9,721,453.08	9,831,485.44	10,044,896.13	10,090,264.41