

BANCO GENERAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012		2013									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	152,684.30	13.97%	1,092,879.63	1,093,028.66	1,151,823.94	1,093,946.27	1,138,735.10	1,071,475.78	1,142,597.07	1,090,680.53	1,227,913.41	1,211,468.42	1,256,478.26	1,295,342.39
Depositos Locales en Bancos	(801.17)	(1.05%)	76,505.79	84,227.13	86,282.78	81,617.72	81,591.16	80,678.58	70,046.02	66,984.74	76,208.18	72,078.71	69,006.22	65,911.43
A la Vista	3,027.04	45.92%	6,591.38	6,950.14	6,447.89	1,010.56	1,077.09	1,214.47	825.09	157.47	663.04	2,660.55	456.98	1,143.19
A Plazo	(3,828.21)	(5.48%)	69,914.41	77,276.99	79,834.90	80,607.15	80,514.07	79,464.11	69,220.93	66,827.28	75,545.14	69,418.16	68,549.24	64,768.24
Depositos Extranjeros en Bancos	146,282.18	17.44%	838,643.57	821,046.34	869,206.51	866,562.26	886,605.37	810,975.89	873,204.98	855,339.64	941,910.89	885,353.01	990,282.31	985,988.48
A la Vista	43,282.18	49.95%	86,643.57	91,046.34	88,206.51	91,562.26	91,605.37	83,975.89	102,704.98	106,339.64	131,910.89	124,353.01	110,282.31	124,988.48
A Plazo	103,000.00	13.70%	752,000.00	730,000.00	781,000.00	775,000.00	795,000.00	727,000.00	770,500.00	749,000.00	810,000.00	761,000.00	880,000.00	861,000.00
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
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
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
Otros	7,203.29	4.05%	177,730.27	187,755.19	196,334.65	145,766.29	170,538.57	179,821.31	199,346.07	168,356.15	209,794.35	254,036.70	197,189.72	243,442.48
CARTERA CREDITICIA	515,351.53	8.03%	6,421,614.66	6,376,272.07	6,293,513.58	6,347,419.89	6,470,202.05	6,531,123.91	6,568,071.35	6,705,032.36	6,777,404.09	6,881,879.07	6,923,510.72	6,927,590.86
Locales	591,786.67	9.95%	5,944,945.68	5,950,378.19	5,897,474.28	5,945,331.60	6,066,013.74	6,104,880.43	6,163,020.99	6,295,204.00	6,360,656.88	6,464,361.93	6,520,749.16	6,564,848.81
Extranjero	(69,723.79)	(12.40%)	562,227.24	513,134.46	483,999.95	490,506.54	492,599.74	514,634.66	491,717.36	495,955.76	502,215.90	503,422.87	488,358.81	448,024.86
Menos Provisiones	6,711.34	7.84%	85,558.26	87,240.58	87,960.65	88,418.26	88,411.43	88,391.18	86,667.00	86,127.41	85,468.69	85,905.73	85,597.25	85,282.81
Locales	4,549.88	5.33%	85,367.10	87,046.47	87,780.79	87,380.08	87,385.77	87,363.34	85,599.64	85,058.65	84,558.90	84,706.32	84,541.37	84,211.60
Extranjero	2,161.46	1,130.70%	191.16	194.11	179.86	1,038.18	1,025.66	1,027.84	1,067.37	1,068.75	909.78	1,199.41	1,055.88	1,071.21
INVERSIONES EN VALORES	352,916.09	15.94%	2,214,507.23	2,214,490.35	2,222,235.87	2,259,318.93	2,270,693.06	2,251,816.89	2,259,941.89	2,340,532.28	2,258,754.64	2,326,661.71	2,377,664.98	2,478,928.09
Locales	296,685.85	35.04%	846,802.74	912,982.91	926,258.30	932,884.31	928,938.01	900,623.71	930,302.96	944,773.92	950,597.76	982,404.98	987,509.61	1,082,645.93
Extranjero	56,230.25	4.11%	1,367,704.50	1,301,507.45	1,295,977.58	1,326,434.62	1,341,755.05	1,351,193.18	1,329,638.93	1,395,758.36	1,308,156.88	1,344,256.73	1,390,155.37	1,396,282.16
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
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
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
OTROS ACTIVOS	11,926.05	3.30%	361,262.89	357,385.55	372,092.23	393,038.17	378,348.25	384,695.59	409,036.13	416,134.02	454,445.01	441,775.70	466,606.09	418,677.49
Locales	7,894.09	2.23%	353,472.25	349,705.55	364,422.87	385,778.44	370,971.51	376,936.84	400,815.54	404,755.94	443,831.79	431,494.98	455,268.82	406,602.59
Extranjero	4,031.96	51.75%	7,790.64	7,680.00	7,669.37	7,259.72	7,376.74	7,758.75	8,220.59	11,378.08	10,613.21	10,280.72	11,337.26	12,074.90
TOTAL DE ACTIVOS	1,032,877.98	10.24%	10,090,264.41	10,041,176.64	10,039,665.62	10,093,723.25	10,257,978.45	10,239,112.18	10,379,646.43	10,552,379.19	10,718,517.15	10,861,784.91	11,024,260.04	11,120,538.82
DEPOSITOS	895,869.11	11.29%	7,932,756.49	7,904,995.52	7,943,791.19	8,007,094.30	8,175,494.59	8,133,804.59	8,247,857.62	8,238,786.67	8,325,920.68	8,394,276.57	8,563,216.25	8,605,960.21
Locales	865,448.06	11.65%	7,429,445.60	7,402,667.84	7,456,507.38	7,519,094.02	7,685,161.81	7,653,825.97	7,764,150.68	7,756,656.94	7,835,833.03	7,919,455.09	8,099,142.88	8,113,193.16

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(En Miles de Balboas)

	Diciembre
ACTIVOS LIQUIDOS	1,245,563.92
Depositos Locales en Bancos	75,704.62
A la Vista	9,618.42
A Plazo	66,086.20
Depositos Extranjeros en Bancos	984,925.75
A la Vista	129,925.75
A Plazo	855,000.00
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	184,933.56
CARTERA CREDITICIA	6,936,966.19
Locales	6,536,732.34
Extranjero	492,503.45
Menos Provisiones	92,269.60
Locales	89,916.97
Extranjero	2,352.62
INVERSIONES EN VALORES	2,567,423.33
Locales	1,143,488.58
Extranjero	1,423,934.74
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
OTROS ACTIVOS	373,188.94
Locales	361,366.34
Extranjero	11,822.60
TOTAL DE ACTIVOS	11,123,142.38
DEPOSITOS	8,828,625.61
Locales	8,294,893.66

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
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
De Particulares	712,854.21	9.63%	7,400,401.93	7,332,422.31	7,398,418.02	7,470,373.30	7,613,208.96	7,618,756.29	7,656,983.20	7,708,317.26	7,752,346.95	7,845,669.83	8,013,283.27	8,031,116.24
A la Vista	234,715.15	13.36%	1,757,463.19	1,658,116.39	1,645,902.28	1,644,818.18	1,718,760.18	1,712,184.25	1,738,462.41	1,743,240.73	1,749,241.15	1,806,564.10	1,914,033.30	1,951,889.04
A Plazo	247,220.39	6.99%	3,535,101.93	3,562,554.83	3,623,782.21	3,655,609.14	3,701,331.20	3,700,983.48	3,684,568.34	3,737,384.57	3,773,761.31	3,767,011.70	3,831,346.30	3,801,534.57
De Ahorros	230,918.66	10.96%	2,107,836.81	2,111,751.09	2,128,733.53	2,169,945.98	2,193,117.59	2,205,588.57	2,233,952.46	2,227,691.95	2,229,344.50	2,272,094.02	2,267,903.67	2,277,692.62
De Bancos	152,593.85	525.39%	29,043.67	70,245.53	58,089.36	48,720.72	71,952.85	35,069.69	107,167.48	48,339.68	83,486.07	73,785.26	85,859.61	82,076.92
A la Vista	923.52	33.96%	2,719.28	2,911.81	4,032.60	3,164.90	3,042.33	3,347.90	3,362.37	2,788.44	3,149.18	6,873.59	3,699.21	3,076.05
A Plazo	151,670.33	576.16%	26,324.40	67,333.72	54,056.76	45,555.82	68,910.52	31,721.78	103,805.10	45,551.24	80,336.89	66,911.67	82,160.40	79,000.87
Extranjero	30,421.06	6.04%	503,310.89	502,327.67	487,283.81	488,000.27	490,332.78	479,978.61	483,706.94	482,129.73	490,087.65	474,821.48	464,073.37	492,767.05
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
De Particulares	30,309.95	9.37%	323,573.29	322,944.09	304,108.01	300,033.19	308,501.27	302,662.65	304,052.12	306,184.88	313,228.85	299,655.04	288,697.88	316,244.93
A la Vista	54,261.14	59.41%	91,336.13	96,235.43	77,432.23	71,447.84	78,050.20	74,409.51	77,905.27	77,315.00	87,675.58	81,500.56	74,234.48	105,841.49
A Plazo	(15,138.17)	(8.23%)	183,965.46	184,026.62	185,540.10	190,032.31	191,057.44	191,025.87	187,473.89	188,068.99	186,656.80	177,905.85	170,905.09	169,232.11
De Ahorros	(8,813.02)	(18.26%)	48,271.69	42,682.03	41,135.67	38,553.04	39,393.63	37,227.27	38,672.95	40,800.88	38,896.48	40,248.63	43,558.31	41,171.33
De Bancos	111.10	0.06%	179,737.60	179,383.59	183,175.81	187,967.08	181,831.51	177,315.97	179,654.83	175,944.85	176,858.80	175,166.44	175,375.49	176,522.12
A la Vista	1,498.23	49.70%	3,014.25	2,679.36	3,471.58	7,262.85	6,495.28	4,979.74	7,318.60	3,608.62	4,522.57	2,830.21	3,039.26	4,185.89
A Plazo	(1,387.13)	(0.78%)	176,723.36	176,704.23	179,704.23	180,704.23	175,336.23	172,336.23	172,336.23	172,336.23	172,336.23	172,336.23	172,336.23	172,336.23
OBLIGACIONES	160,382.74	18.90%	848,782.69	835,371.04	771,552.15	765,907.93	739,426.99	758,099.96	733,570.40	951,155.45	947,109.49	970,875.11	954,144.64	1,010,123.31
Locales	(8,480.47)	(2.91%)	291,716.88	291,482.50	291,404.38	291,170.00	291,170.00	291,170.00	289,638.75	289,404.38	289,326.25	289,091.88	287,361.41	283,236.41
Extranjero	168,863.21	30.31%	557,065.82	543,888.54	480,147.78	474,737.93	448,256.99	466,929.96	443,931.65	661,751.08	657,783.24	681,783.24	666,783.24	726,886.90
OTROS PASIVOS	(53,203.88)	(13.68%)	388,820.43	371,333.03	378,108.04	383,100.22	388,108.36	386,974.64	453,993.05	392,895.23	461,731.23	516,724.56	504,014.16	482,994.00
Locales	(51,473.13)	(13.61%)	378,153.41	326,748.97	352,821.72	372,982.09	362,341.88	362,826.85	444,635.93	366,165.50	421,245.66	508,166.90	478,747.47	441,880.16
Extranjero	(1,730.75)	(16.23%)	10,667.02	44,584.07	25,286.33	10,118.13	25,766.48	24,147.79	9,357.12	26,729.72	40,485.57	8,557.66	25,266.69	41,113.84
PATRIMONIO	29,830.00	3.24%	919,904.79	929,477.05	946,214.24	937,620.80	954,948.51	960,232.99	944,225.36	969,541.85	983,755.74	979,908.66	1,002,884.99	1,021,461.31
Capital	0.00	0.00%	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	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
Otras Reservas	497.35	(77.91%)	(638.38)	(544.08)	(558.67)	(506.05)	(487.37)	(397.34)	(325.13)	(291.64)	(212.07)	(216.81)	(200.93)	(207.52)
Utilidad de Periodos Anteriores	52,968.35	15.44%	343,090.58	396,058.93	396,058.93	396,058.93	396,058.93	396,058.93	396,058.93	396,058.93	396,058.93	396,058.93	396,058.93	396,058.93
Utilidad de Periodo	(15,404.97)	(29.08%)	52,968.35	16,448.12	29,964.47	20,166.92	36,410.65	53,492.32	40,923.72	56,145.91	72,871.46	64,192.26	82,543.59	102,904.96

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(En Miles de Balboas)

	Diciembre
Oficiales	0.00
De Particulares	8,113,256.14
A la Vista	1,992,178.34
A Plazo	3,782,322.32
De Ahorros	2,338,755.47
De Bancos	181,637.52
A la Vista	3,642.79
A Plazo	177,994.73
Extranjero	533,731.95
Oficiales	0.00
De Particulares	353,883.24
A la Vista	145,597.27
A Plazo	168,827.30
De Ahorros	39,458.67
De Bancos	179,848.71
A la Vista	4,512.48
A Plazo	175,336.23
OBLIGACIONES	1,009,165.44
Locales	283,236.41
Extranjero	725,929.03
OTROS PASIVOS	335,616.55
Locales	326,680.28
Extranjero	8,936.27
PATRIMONIO	949,734.79
Capital	500,000.00
Reservas de Capital	0.00
Otras Reservas	(141.03)
Utilidad de Periodos Anteriores	396,058.93
Utilidad de Periodo	37,563.38

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Ganancia o Perdida en Valores Disponible para la Venta	(8,230.73)	(33.62%)	24,484.24	17,514.07	20,749.52	21,901.00	22,966.31	11,079.08	7,567.84	17,628.65	15,037.42	19,874.28	24,483.42	22,704.94
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
PASIVO Y PATRIMONIO	1,032,877.98	10.24%	10,090,264.41	10,041,176.64	10,039,665.62	10,093,723.25	10,257,978.45	10,239,112.18	10,379,646.43	10,552,379.19	10,718,517.15	10,861,784.91	11,024,260.04	11,120,538.82

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	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	16,253.51
Deuda Subordinada	0.00
PASIVO Y PATRIMONIO	11,123,142.38