

BANCO GENERAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2013 A DICIEMBRE 2014
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2013	2014										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	162,112.78	13.02%	1,245,563.92	1,269,862.07	1,415,152.89	1,237,500.71	1,247,850.52	1,358,899.99	1,310,294.65	1,334,463.06	1,296,180.10	1,293,672.21	1,187,619.95	1,320,017.87
Depositos Locales en Bancos	(5,437.79)	(7.18%)	75,704.62	73,013.89	81,651.00	75,061.21	78,125.05	78,695.56	76,160.25	73,434.41	79,254.00	45,874.40	46,118.52	59,523.91
A la Vista	(358.67)	(3.73%)	9,618.42	2,330.02	10,771.82	2,669.49	2,831.99	2,549.39	873.59	455.28	5,898.33	4,866.77	5,111.35	18,516.04
A Plazo	(5,079.12)	(7.69%)	66,086.20	70,683.87	70,879.18	72,391.72	75,293.07	76,146.17	75,286.66	72,979.13	73,355.67	41,007.63	41,007.17	41,007.86
Depositos Extranjeros en Bancos	149,585.72	15.19%	984,925.75	1,019,549.39	1,131,138.35	977,902.06	958,562.17	1,037,526.58	1,024,568.73	1,034,754.86	950,736.37	1,056,954.16	937,815.42	1,005,143.89
A la Vista	55,113.25	42.42%	129,925.75	156,549.39	227,138.35	124,902.06	149,562.17	166,526.58	155,068.73	181,254.86	143,736.37	203,954.16	110,295.10	154,628.96
A Plazo	94,472.47	11.05%	855,000.00	863,000.00	904,000.00	853,000.00	809,000.00	871,000.00	869,500.00	853,500.00	807,000.00	853,000.00	827,520.33	850,514.93
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	17,964.85	9.71%	184,933.56	177,298.78	202,363.54	184,537.44	211,163.30	242,677.86	209,565.66	226,273.79	266,189.73	190,843.64	203,686.01	255,350.07
CARTERA CREDITICIA	918,202.83	13.24%	6,936,966.19	6,957,879.85	6,971,756.49	7,008,978.68	7,127,589.18	7,191,029.29	7,261,273.68	7,349,324.26	7,451,614.82	7,594,361.28	7,678,353.83	7,792,863.30
Locales	853,075.63	13.05%	6,536,732.34	6,559,159.22	6,561,976.59	6,591,279.49	6,708,457.59	6,775,295.52	6,846,349.02	6,935,121.33	7,043,977.21	7,157,447.30	7,262,394.95	7,351,928.27
Extranjero	72,360.05	14.69%	492,503.45	493,119.42	503,915.81	512,136.87	514,016.75	510,198.03	509,481.21	508,766.69	501,886.36	532,794.36	511,637.00	536,748.55
Menos Provisiones	7,232.85	7.84%	92,269.60	94,398.79	94,135.91	94,437.67	94,885.17	94,464.26	94,556.54	94,563.76	94,248.74	95,880.39	95,678.11	95,813.51
Locales	3,075.15	3.42%	89,916.97	92,651.50	92,818.04	93,121.44	93,755.40	93,327.14	93,339.47	93,516.25	93,375.02	94,797.64	94,593.57	94,696.66
Extranjero	4,157.69	176.73%	2,352.62	1,747.29	1,317.88	1,316.24	1,129.77	1,137.12	1,217.08	1,047.51	873.72	1,082.75	1,084.54	1,116.85
INVERSIONES EN VALORES	120,628.74	4.70%	2,567,423.33	2,554,253.43	2,561,880.34	2,656,567.96	2,599,307.05	2,605,443.05	2,594,116.30	2,610,957.27	2,625,288.58	2,627,517.61	2,701,616.67	2,733,310.97
Locales	66,004.35	5.77%	1,143,488.58	1,146,491.71	1,145,997.68	1,148,948.80	1,137,005.15	1,164,713.95	1,150,063.62	1,181,814.18	1,186,062.96	1,188,238.91	1,189,252.32	1,193,588.56
Extranjero	54,624.39	3.84%	1,423,934.74	1,407,761.72	1,415,882.67	1,507,619.16	1,462,301.89	1,440,729.10	1,444,052.68	1,429,143.09	1,439,225.62	1,439,278.71	1,512,364.36	1,539,722.41
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	21,409.42	5.74%	373,188.94	409,472.17	411,564.14	419,593.87	445,781.58	452,159.92	431,046.76	435,323.41	423,823.00	430,644.69	448,962.14	449,089.03
Locales	21,038.12	5.82%	361,366.34	397,683.75	398,978.29	407,912.32	433,338.41	439,562.70	418,996.88	423,265.76	411,380.27	419,046.03	436,603.11	435,674.17
Extranjero	371.30	3.14%	11,822.60	11,788.42	12,585.85	11,681.56	12,443.17	12,597.22	12,049.88	12,057.66	12,442.74	11,598.66	12,359.02	13,414.87
TOTAL DE ACTIVOS	1,222,353.77	10.99%	11,123,142.38	11,191,467.52	11,360,353.85	11,322,641.23	11,420,528.32	11,607,532.25	11,596,731.39	11,730,068.00	11,796,906.50	11,946,195.79	12,016,552.59	12,295,281.18
DEPOSITOS	752,148.77	8.52%	8,828,625.61	8,865,159.89	8,954,464.37	8,936,609.56	9,022,721.07	9,202,758.64	9,040,031.76	9,219,270.10	9,259,776.00	9,412,616.96	9,456,615.18	9,531,814.35
Locales	796,083.08	9.60%	8,294,893.66	8,361,150.88	8,456,567.38	8,449,167.93	8,538,501.60	8,688,944.59	8,524,459.67	8,730,712.83	8,762,108.87	8,916,170.39	8,987,125.57	9,058,171.17

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BALANCE DE SITUACION
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(En Miles de Balboas)

	Diciembre
ACTIVOS LIQUIDOS	1,407,676.71
Depositos Locales en Bancos	70,266.83
A la Vista	9,259.75
A Plazo	61,007.09
Depositos Extranjeros en Bancos	1,134,511.46
A la Vista	185,039.00
A Plazo	949,472.47
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	202,898.41
CARTERA CREDITICIA	7,855,169.02
Locales	7,389,807.97
Extranjero	564,863.50
Menos Provisiones	99,502.45
Locales	92,992.13
Extranjero	6,510.32
INVERSIONES EN VALORES	2,688,052.07
Locales	1,209,492.93
Extranjero	1,478,559.14
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
OTROS ACTIVOS	394,598.36
Locales	382,404.46
Extranjero	12,193.90
TOTAL DE ACTIVOS	12,345,496.15
DEPOSITOS	9,580,774.37
Locales	9,090,976.74

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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	788,888.79	9.72%	8,113,256.14	8,248,919.98	8,348,268.33	8,356,584.26	8,436,560.98	8,493,188.74	8,463,441.76	8,569,059.69	8,621,711.55	8,658,064.69	8,747,212.98	8,826,680.57
A la Vista	186,943.59	9.38%	1,992,178.34	2,027,542.89	2,045,746.41	2,009,948.35	2,026,297.31	2,053,356.62	2,007,231.06	2,097,100.66	2,060,703.77	2,057,423.65	2,084,322.61	2,180,312.52
A Plazo	259,130.45	6.85%	3,782,322.32	3,870,335.50	3,918,454.97	3,942,354.42	3,992,791.92	4,014,346.95	4,015,646.16	4,011,086.98	4,048,686.55	4,100,491.84	4,104,906.53	4,069,795.10
De Ahorros	342,814.76	14.66%	2,338,755.47	2,351,041.60	2,384,066.96	2,404,281.49	2,417,471.76	2,425,485.17	2,440,564.54	2,460,872.06	2,512,321.23	2,500,149.20	2,557,983.84	2,576,572.96
De Bancos	7,194.29	3.96%	181,637.52	112,230.89	108,299.04	92,583.68	101,940.62	195,755.84	61,017.91	161,653.14	140,397.32	258,105.70	239,912.59	231,490.59
A la Vista	(285.49)	(7.84%)	3,642.79	3,119.19	2,764.02	2,506.62	3,062.01	3,801.40	2,795.94	3,187.55	2,795.01	3,637.35	3,923.42	3,695.41
A Plazo	7,479.78	4.20%	177,994.73	109,111.71	105,535.02	90,077.06	98,878.61	191,954.44	58,221.97	158,465.59	137,602.30	254,468.36	235,989.17	227,795.18
Extranjero	(43,934.31)	(8.23%)	533,731.95	504,009.02	497,896.99	487,441.62	484,219.47	513,814.05	515,572.10	488,557.27	497,667.13	496,446.57	469,489.61	473,643.18
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	(48,885.91)	(13.81%)	353,883.24	318,126.28	305,540.71	306,926.25	305,984.87	293,914.81	292,640.34	297,112.83	280,648.72	276,606.46	269,635.04	288,870.98
A la Vista	(8,484.45)	(5.83%)	145,597.27	101,230.26	95,342.90	93,326.23	98,032.59	97,555.62	101,443.77	110,102.02	103,089.17	97,542.61	100,816.25	119,608.86
A Plazo	(46,595.61)	(27.60%)	168,827.30	175,804.21	170,998.63	164,937.46	160,642.30	146,409.39	145,216.65	135,732.72	126,580.52	123,447.44	122,890.83	122,854.23
De Ahorros	6,194.16	15.70%	39,458.67	41,091.80	39,199.18	48,662.56	47,309.98	49,949.81	45,979.92	51,278.09	50,979.03	55,616.41	45,927.96	46,407.89
De Bancos	4,951.60	2.75%	179,848.71	185,882.74	192,356.29	180,515.37	178,234.60	219,899.24	222,931.76	191,444.44	217,018.41	219,840.10	199,854.58	184,772.20
A la Vista	4,521.60	100.20%	4,512.48	13,546.51	18,020.06	6,179.14	4,398.37	5,063.01	7,087.90	5,595.14	20,167.94	4,987.15	7,499.99	8,435.97
A Plazo	430.00	0.25%	175,336.23	172,336.23	174,336.23	174,336.23	173,836.23	214,836.23	215,843.85	185,849.30	196,850.47	214,852.96	192,354.59	176,336.23
OBLIGACIONES	362,727.06	35.94%	1,009,165.44	960,983.76	967,983.32	940,874.47	959,485.06	894,519.37	1,079,491.18	1,058,901.01	1,051,502.76	1,041,250.28	1,073,613.33	1,187,165.83
Locales	17,408.59	6.15%	283,236.41	283,236.41	284,736.41	284,736.41	279,255.94	275,355.94	275,355.94	275,355.94	275,355.94	275,355.94	279,875.47	300,645.00
Extranjero	345,318.47	47.57%	725,929.03	677,747.36	683,246.91	656,138.07	680,229.12	619,163.43	804,135.25	783,545.08	776,146.83	765,894.34	793,737.86	886,520.83
OTROS PASIVOS	66,720.89	19.88%	335,616.55	390,847.18	444,407.07	460,457.99	433,669.91	483,331.39	457,195.79	430,715.07	440,647.61	461,541.02	440,212.07	512,058.56
Locales	44,027.88	13.48%	326,680.28	380,864.35	377,753.92	451,069.04	415,459.93	458,067.93	443,885.24	398,814.73	416,082.01	439,946.13	412,074.48	480,298.26
Extranjero	22,693.01	253.94%	8,936.27	9,982.83	66,653.14	9,388.95	18,209.98	25,263.46	13,310.55	31,900.34	24,565.60	21,594.89	28,137.59	31,760.31
PATRIMONIO	40,757.05	4.29%	949,734.79	974,476.68	993,499.10	984,699.22	1,004,652.27	1,026,922.85	1,020,012.65	1,021,181.82	1,044,980.13	1,030,787.53	1,046,112.00	1,064,242.43
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	72,493.92	(51,403.52%)	(141.03)	(91.32)	(67.30)	(17.81)	159.50	22.08	66.60	147.15	189.63	61,399.42	61,350.04	61,365.69
Provisiones Dinámicas	72,159.78	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,191.36	61,191.36	61,191.36
Otras Reservas	334.14	(236.93%)	(141.03)	(91.32)	(67.30)	(17.81)	159.50	22.08	66.60	147.15	189.63	208.06	158.68	174.32

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	Diciembre
Oficiales	0.00
De Particulares	8,902,144.92
A la Vista	2,179,121.93
A Plazo	4,041,452.77
De Ahorros	2,681,570.23
De Bancos	188,831.81
A la Vista	3,357.31
A Plazo	185,474.51
Extranjero	489,797.64
Oficiales	0.00
De Particulares	304,997.33
A la Vista	137,112.82
A Plazo	122,231.68
De Ahorros	45,652.83
De Bancos	184,800.30
A la Vista	9,034.07
A Plazo	175,766.23
OBLIGACIONES	1,371,892.50
Locales	300,645.00
Extranjero	1,071,247.50
OTROS PASIVOS	402,337.44
Locales	370,708.16
Extranjero	31,629.28
PATRIMONIO	990,491.84
Capital	500,000.00
Reservas de Capital	0.00
Otras Reservas	72,352.89
Provisiones Dinámicas	72,159.78
Otras Reservas	193.11

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	
Utilidad de Periodos Anteriores	(34,854.65)	(8.80%)	396,058.93	433,622.31	433,622.31	433,622.31	433,622.31	433,622.31	433,622.31	433,622.31	433,622.31	433,622.31	372,430.95	372,430.95	372,169.96
Utilidad de Periodo	13,780.42	36.69%	37,563.38	19,355.65	36,690.91	32,081.88	49,800.73	67,486.09	57,091.13	72,133.48	89,353.31	81,688.99	100,117.73	117,340.32	
Ganancia o Perdida en Valores Disponible para la Venta	(10,662.64)	(65.60%)	16,253.51	21,590.03	23,253.19	19,012.84	21,069.73	25,792.38	29,232.61	15,278.88	21,814.88	15,268.18	12,213.29	13,366.47	
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	1,222,353.77	10.99%	11,123,142.38	11,191,467.52	11,360,353.85	11,322,641.23	11,420,528.32	11,607,532.25	11,596,731.39	11,730,068.00	11,796,906.50	11,946,195.79	12,016,552.59	12,295,281.18	

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	Diciembre
Utilidad de Periodos Anteriores	361,204.28
Utilidad de Periodo	51,343.80
Ganancia o Perdida en Valores Disponible para la Venta	5,590.87
Deuda Subordinada	0.00
PASIVO Y PATRIMONIO	12,345,496.15