

BANCO GENERAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014		2015									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(145,237.46)	(10.32%)	1,407,676.71	1,409,718.58	1,404,422.27	1,308,831.56	1,301,009.87	1,393,872.57	1,336,940.09	1,226,055.74	1,330,087.31	1,301,408.14	1,337,988.54	1,317,028.11
Depositos Locales en Bancos	(26,914.11)	(38.30%)	70,266.83	44,347.47	45,460.07	49,849.95	45,935.63	42,019.63	47,049.88	43,939.27	42,570.24	48,539.39	45,985.94	48,917.87
A la Vista	(6,918.18)	(74.71%)	9,259.75	3,340.79	4,448.99	8,840.78	4,923.88	1,008.07	6,038.04	2,927.26	1,557.75	7,528.02	4,974.63	7,906.26
A Plazo	(19,995.92)	(32.78%)	61,007.09	41,006.68	41,011.08	41,009.17	41,011.75	41,011.55	41,011.84	41,012.00	41,012.49	41,011.38	41,011.30	41,011.61
Depositos Extranjeros en Bancos	(103,583.66)	(9.13%)	1,134,511.46	1,136,016.47	1,101,803.13	1,053,926.56	1,049,203.13	1,080,221.56	1,078,190.69	979,608.14	1,081,761.58	1,045,026.09	1,056,098.63	1,048,163.42
A la Vista	(48,107.78)	(26.00%)	185,039.00	177,423.84	173,268.94	142,423.12	166,635.02	156,666.21	199,190.69	127,608.14	166,761.58	166,026.09	157,098.63	193,219.92
A Plazo	(55,475.88)	(5.84%)	949,472.47	958,592.63	928,534.19	911,503.45	882,568.11	923,555.35	879,000.00	852,000.00	915,000.00	879,000.00	899,000.00	854,943.50
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	(14,739.69)	(7.26%)	202,898.41	229,354.64	257,159.07	205,055.05	205,871.11	271,631.38	211,699.52	202,508.33	205,755.49	207,842.66	235,903.97	219,946.82
CARTERA CREDITICIA	956,714.05	12.18%	7,855,169.02	7,935,826.89	7,970,499.11	8,029,558.39	8,060,721.09	8,166,701.15	8,218,405.24	8,299,699.61	8,414,102.24	8,547,222.61	8,664,591.66	8,807,482.58
Locales	947,275.92	12.82%	7,389,807.97	7,476,464.13	7,506,871.79	7,539,965.07	7,559,468.30	7,675,141.33	7,720,764.92	7,809,889.26	7,916,790.03	8,072,567.60	8,194,754.17	8,298,431.00
Extranjero	14,594.96	2.58%	564,863.50	561,489.67	566,468.24	593,297.05	605,562.25	595,983.26	602,347.21	594,280.75	601,307.03	578,261.07	573,541.11	612,818.33
Menos Provisiones	5,156.83	5.18%	99,502.45	102,126.91	102,840.92	103,703.73	104,309.46	104,423.44	104,706.90	104,470.40	103,994.82	103,606.06	103,703.61	103,766.75
Locales	8,476.83	8.99%	94,332.44	96,956.91	97,670.92	98,533.62	99,139.35	99,253.44	98,536.90	98,300.40	97,824.82	97,436.06	101,853.61	101,916.75
Extranjero	(3,320.00)	(64.22%)	5,170.00	5,170.00	5,170.00	5,170.11	5,170.11	5,170.00	6,170.00	6,170.00	6,170.00	6,170.00	1,850.00	1,850.00
INVERSIONES EN VALORES	472,303.08	17.57%	2,688,052.07	2,719,196.04	2,827,737.87	2,853,889.88	2,800,879.53	2,822,136.38	2,972,079.19	2,997,091.23	2,918,450.27	2,970,838.80	3,023,358.82	3,121,846.10
Locales	132,689.07	10.97%	1,209,492.93	1,208,296.79	1,235,110.02	1,200,063.42	1,190,013.18	1,217,504.26	1,241,077.25	1,279,156.44	1,265,154.94	1,305,805.78	1,345,385.76	1,363,350.97
Extranjero	339,614.01	22.97%	1,478,559.14	1,510,899.25	1,592,627.85	1,653,826.46	1,610,866.35	1,604,632.11	1,731,001.93	1,717,934.79	1,653,295.33	1,665,033.02	1,677,973.06	1,758,495.13
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	57,592.79	14.60%	394,598.36	421,074.28	437,586.47	426,484.21	442,173.88	447,616.54	454,689.92	482,641.99	481,741.79	509,652.68	496,817.01	491,777.80
Locales	55,243.17	14.45%	382,404.46	409,003.42	425,164.77	414,642.79	429,370.52	434,597.13	440,800.99	468,928.68	468,578.62	497,357.22	483,359.48	477,664.10
Extranjero	2,349.62	19.27%	12,193.90	12,070.86	12,421.70	11,841.42	12,803.36	13,019.40	13,888.92	13,713.31	13,163.18	12,295.46	13,457.53	14,113.70
TOTAL DE ACTIVOS	1,341,372.47	10.87%	12,345,496.15	12,485,815.79	12,640,245.72	12,618,764.04	12,604,784.37	12,830,326.62	12,982,114.43	13,005,488.57	13,144,381.62	13,329,122.24	13,522,756.03	13,738,134.59
DEPOSITOS	634,198.70	6.62%	9,580,774.37	9,650,782.77	9,616,774.17	9,744,393.14	9,811,386.25	10,010,113.68	9,856,487.29	9,889,924.69	9,991,924.60	10,058,199.34	10,141,626.82	10,143,822.96
Locales	712,873.08	7.84%	9,090,976.74	9,125,533.05	9,166,975.27	9,284,543.99	9,367,222.91	9,564,744.84	9,442,954.99	9,473,363.77	9,575,025.45	9,654,925.47	9,720,050.71	9,733,491.96

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BALANCE DE SITUACION
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(En Miles de Balboas)

	Diciembre
ACTIVOS LIQUIDOS	1,262,439.25
Depositos Locales en Bancos	43,352.73
A la Vista	2,341.56
A Plazo	41,011.17
Depositos Extranjeros en Bancos	1,030,927.80
A la Vista	136,931.22
A Plazo	893,996.59
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	188,158.72
CARTERA CREDITICIA	8,811,883.07
Locales	8,337,083.89
Extranjero	579,458.46
Menos Provisiones	104,659.28
Locales	102,809.28
Extranjero	1,850.00
INVERSIONES EN VALORES	3,160,355.14
Locales	1,342,182.00
Extranjero	1,818,173.14
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
OTROS ACTIVOS	452,191.15
Locales	437,647.63
Extranjero	14,543.52
TOTAL DE ACTIVOS	13,686,868.62
DEPOSITOS	10,214,973.07
Locales	9,803,849.81

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	VARIACION ABSOLUTA	%	2015											
			2014	2014	2014	2014	2014	2014	2014	2014	2014	2014	2014	2014
			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	786,561.54	8.84%	8,902,144.92	8,933,576.30	9,009,889.85	9,128,578.69	9,217,279.36	9,341,373.90	9,367,779.22	9,370,978.79	9,386,362.03	9,470,941.52	9,522,163.88	9,528,502.43
A la Vista	151,431.13	6.95%	2,179,121.93	2,213,917.50	2,207,381.69	2,171,040.18	2,179,095.44	2,286,849.36	2,263,390.35	2,224,765.63	2,227,761.67	2,296,714.95	2,311,458.61	2,344,788.93
A Plazo	370,759.52	9.17%	4,041,452.77	4,079,402.66	4,127,003.76	4,248,385.52	4,290,744.82	4,302,855.35	4,350,315.89	4,380,535.76	4,384,267.25	4,415,758.76	4,423,999.86	4,415,552.47
De Ahorros	264,370.89	9.86%	2,681,570.23	2,640,256.13	2,675,504.40	2,709,152.99	2,747,439.10	2,751,669.20	2,754,072.98	2,765,677.40	2,774,333.11	2,758,467.81	2,786,705.41	2,768,161.03
De Bancos	(73,688.46)	(39.02%)	188,831.81	191,956.75	157,085.41	155,965.30	149,943.55	223,370.94	75,175.77	102,384.98	188,663.42	183,983.95	197,886.83	204,989.52
A la Vista	(1,401.20)	(41.74%)	3,357.31	3,231.66	2,834.73	2,384.76	2,893.16	7,868.81	3,456.60	3,282.32	3,864.05	3,578.23	4,599.33	2,678.28
A Plazo	(72,287.26)	(38.97%)	185,474.51	188,725.09	154,250.69	153,580.54	147,050.39	215,502.13	71,719.17	99,102.66	184,799.37	180,405.72	193,287.50	202,311.24
Extranjero	(78,674.38)	(16.06%)	489,797.64	525,249.73	449,798.90	459,849.15	444,163.33	445,368.84	413,532.30	416,560.92	416,899.15	403,273.88	421,576.11	410,331.00
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	(81,086.26)	(26.59%)	304,997.33	294,783.18	264,361.71	259,759.94	263,539.42	260,355.91	235,949.68	231,919.35	228,359.91	223,000.72	235,363.18	233,495.81
A la Vista	(53,808.67)	(39.24%)	137,112.82	126,882.44	98,705.86	94,354.80	97,316.35	96,460.58	86,489.89	89,592.20	87,001.86	84,887.22	91,396.16	93,583.96
A Plazo	(24,213.08)	(19.81%)	122,231.68	122,104.02	119,840.83	119,063.09	119,557.07	119,890.49	107,034.65	100,425.11	100,992.76	99,456.87	103,722.17	98,476.54
De Ahorros	(3,064.51)	(6.71%)	45,652.83	45,796.71	45,815.03	46,342.05	46,666.00	44,004.84	42,425.13	41,902.05	40,365.29	38,656.63	40,244.85	41,435.31
De Bancos	2,411.88	1.31%	184,800.30	230,466.55	185,437.18	200,089.22	180,623.91	185,012.93	177,582.63	184,641.57	188,539.24	180,273.15	186,212.94	176,835.19
A la Vista	6,411.88	70.97%	9,034.07	54,700.32	8,670.95	15,322.71	6,857.68	13,246.70	5,816.40	10,875.34	4,273.01	6,006.92	4,445.96	5,068.96
A Plazo	(4,000.00)	(2.28%)	175,766.23	175,766.23	176,766.23	184,766.50	173,766.23	171,766.23	171,766.23	173,766.23	184,266.23	174,266.23	181,766.98	171,766.23
OBLIGACIONES	637,877.18	46.50%	1,371,892.50	1,363,048.46	1,488,370.31	1,336,125.05	1,263,934.89	1,250,889.44	1,574,869.10	1,563,766.39	1,552,412.70	1,652,851.36	1,750,894.35	1,921,172.17
Locales	(2,500.00)	(0.83%)	300,645.00	300,645.00	300,645.00	300,645.00	299,395.00	299,395.00	299,395.00	299,395.00	299,395.00	299,395.00	298,145.00	298,145.00
Extranjero	640,377.18	59.78%	1,071,247.50	1,062,403.46	1,187,725.31	1,035,480.05	964,539.89	951,494.44	1,275,474.10	1,264,371.39	1,253,017.70	1,353,456.36	1,452,749.35	1,623,027.17
OTROS PASIVOS	56,346.67	14.00%	402,337.44	457,797.86	491,507.37	512,564.61	484,195.12	500,943.46	502,836.19	491,141.66	533,276.13	562,794.56	553,861.55	578,688.09
Locales	52,022.34	14.03%	370,708.16	438,519.91	465,506.45	482,223.43	459,462.23	474,599.66	485,958.81	463,281.93	501,655.02	530,733.37	517,334.57	533,368.55
Extranjero	4,324.33	13.67%	31,629.28	19,277.95	26,000.92	30,341.18	24,732.89	26,343.80	16,877.38	27,859.73	31,621.11	32,061.19	36,526.99	45,319.55
PATRIMONIO	12,949.92	1.31%	990,491.84	1,014,186.69	1,043,593.88	1,025,681.24	1,045,268.12	1,068,380.04	1,047,921.84	1,060,655.83	1,066,768.19	1,055,276.98	1,076,373.30	1,094,451.37
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	43,397.17	59.98%	72,352.89	72,358.19	72,377.78	85,955.02	85,997.98	86,006.23	89,230.62	89,237.60	89,245.63	108,974.22	108,974.18	108,979.02
Provisiones Dinámicas	43,272.55	59.97%	72,159.78	72,159.78	72,159.78	85,729.42	85,729.42	85,729.42	88,936.16	88,936.16	88,936.16	108,666.45	108,666.45	108,666.45
Otras Reservas	124.62	64.53%	193.11	198.41	218.00	225.60	268.56	276.81	294.46	301.44	309.47	307.77	307.73	312.57

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	Diciembre
Oficiales	0.00
De Particulares	9,688,706.46
A la Vista	2,330,553.06
A Plazo	4,412,212.28
De Ahorros	2,945,941.12
De Bancos	115,143.35
A la Vista	1,956.11
A Plazo	113,187.24
Extranjero	411,123.26
Oficiales	0.00
De Particulares	223,911.08
A la Vista	83,304.15
A Plazo	98,018.61
De Ahorros	42,588.31
De Bancos	187,212.18
A la Vista	15,445.95
A Plazo	171,766.23
OBLIGACIONES	2,009,769.68
Locales	298,145.00
Extranjero	1,711,624.68
OTROS PASIVOS	458,684.11
Locales	422,730.50
Extranjero	35,953.61
PATRIMONIO	1,003,441.76
Capital	500,000.00
Reservas de Capital	0.00
Otras Reservas	115,750.06
Provisiones Dinámicas	115,432.32
Otras Reservas	317.74

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Utilidad de Periodos Anteriores	8,006.68	2.22%	361,204.28	412,542.70	412,542.70	398,973.06	398,938.93	398,938.93	395,715.40	395,711.42	395,703.27	375,972.98	375,976.83	375,976.83
Utilidad de Periodo	(11,365.24)	(22.14%)	51,343.80	20,357.31	38,791.28	23,693.96	42,345.63	62,130.68	50,553.92	69,862.00	88,768.50	74,423.42	98,485.92	118,273.31
Ganancia o Perdida en Valores Disponibles para la Venta	(27,088.69)	(484.52%)	5,590.87	8,928.49	19,882.11	17,059.21	17,985.58	21,304.19	12,421.90	5,844.81	(6,949.21)	(4,093.65)	(7,063.64)	(8,777.80)
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	1,341,372.47	10.87%	12,345,496.15	12,485,815.79	12,640,245.72	12,618,764.04	12,604,784.37	12,830,326.62	12,982,114.43	13,005,488.57	13,144,381.62	13,329,122.24	13,522,756.03	13,738,134.59

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	Diciembre
Utilidad de Periodos Anteriores	369,210.96
Utilidad de Periodo	39,978.56
Ganancia o Perdida en Valores Disponible para la Venta	(21,497.82)
Deuda Subordinada	0.00
PASIVO Y PATRIMONIO	13,686,868.62