

BANCO GENERAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015		2016									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(68,862.42)	(5.45%)	1,262,439.25	1,340,110.73	1,207,145.92	1,251,413.37	1,215,578.57	1,171,195.01	1,198,336.77	1,199,393.80	1,105,031.37	1,206,904.24	1,142,862.97	1,182,725.40
Depositos Locales en Bancos	5,789.40	13.35%	43,352.73	41,592.06	51,469.06	43,068.11	41,637.57	41,058.88	44,640.02	41,680.32	49,887.94	43,185.96	43,601.24	50,656.74
A la Vista	6,454.77	275.66%	2,341.56	237.53	11,121.19	2,719.99	1,289.76	710.57	4,291.73	1,332.05	9,541.63	2,840.06	3,255.38	10,307.45
A Plazo	(665.37)	(1.62%)	41,011.17	41,354.53	40,347.87	40,348.12	40,347.81	40,348.32	40,348.30	40,348.27	40,346.30	40,345.90	40,345.86	40,349.29
Depositos Extranjeros en Bancos	(139,012.54)	(13.48%)	1,030,927.80	1,037,581.31	959,014.17	1,007,774.12	930,347.45	933,690.55	931,735.96	911,343.37	859,030.58	932,869.99	868,216.87	899,279.90
A la Vista	(10,979.44)	(8.02%)	136,931.22	139,626.26	100,011.08	133,694.64	108,263.79	108,678.25	94,735.96	78,343.37	89,030.58	114,869.99	112,216.87	144,279.90
A Plazo	(128,033.11)	(14.32%)	893,996.59	897,955.05	859,003.09	874,079.48	822,083.66	825,012.30	837,000.00	833,000.00	770,000.00	818,000.00	756,000.00	755,000.00
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	64,360.72	34.21%	188,158.72	260,937.37	196,662.68	200,571.14	243,593.56	196,445.58	221,960.79	246,370.11	196,112.86	230,848.30	231,044.86	232,788.76
CARTERA CREDITICIA	948,957.52	10.77%	8,811,883.07	8,875,940.94	8,924,250.50	8,989,410.29	9,045,313.69	9,186,538.12	9,271,626.41	9,348,974.54	9,427,320.72	9,523,146.32	9,621,401.56	9,743,019.03
Locales	825,948.61	9.91%	8,337,083.89	8,395,888.39	8,445,433.18	8,517,309.41	8,565,421.81	8,704,265.02	8,792,816.87	8,853,652.10	8,959,258.84	9,050,886.20	9,137,659.36	9,158,581.99
Extranjero	139,238.98	24.03%	579,458.46	584,585.30	584,651.69	578,977.96	587,617.81	590,446.66	588,519.97	605,236.89	579,603.61	586,238.37	599,383.54	700,812.12
Menos Provisiones	16,230.08	15.51%	104,659.28	104,532.75	105,834.37	106,877.08	107,725.93	108,173.56	109,710.44	109,914.45	111,541.73	113,978.25	115,641.34	116,375.08
Locales	15,530.08	15.11%	102,809.28	103,682.75	104,984.37	106,027.08	106,875.93	107,323.56	108,860.44	109,064.45	110,691.73	111,428.25	113,091.34	113,825.08
Extranjero	700.00	37.84%	1,850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	2,550.00	2,550.00	2,550.00
INVERSIONES EN VALORES	267,088.38	8.45%	3,160,355.14	3,189,394.36	3,318,046.18	3,314,156.73	3,421,968.43	3,464,903.67	3,379,979.19	3,488,150.97	3,507,236.59	3,487,657.49	3,473,639.81	3,498,239.11
Locales	78,261.82	5.83%	1,342,182.00	1,351,368.61	1,352,476.05	1,367,728.36	1,423,541.15	1,475,810.81	1,412,137.17	1,416,857.15	1,426,691.50	1,416,530.39	1,401,740.21	1,405,854.86
Extranjero	188,826.56	10.39%	1,818,173.14	1,838,025.75	1,965,570.13	1,946,428.37	1,998,427.28	1,989,092.86	1,967,842.01	2,071,293.82	2,080,545.09	2,071,127.10	2,071,899.59	2,092,384.25
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	57,582.34	12.73%	452,191.15	479,985.92	482,002.13	481,115.35	508,021.73	511,725.08	509,424.94	533,991.16	538,721.78	564,189.32	569,396.42	572,493.94
Locales	59,047.27	13.49%	437,647.63	468,196.64	470,422.55	470,122.31	496,132.48	498,963.59	496,995.15	522,757.05	527,295.32	553,401.57	558,278.81	560,047.51
Extranjero	(1,464.93)	(10.07%)	14,543.52	11,789.28	11,579.58	10,993.03	11,889.25	12,761.48	12,429.79	11,234.11	11,426.46	10,787.76	11,117.61	12,446.43
TOTAL DE ACTIVOS	1,204,765.81	8.80%	13,686,868.62	13,885,431.95	13,931,444.73	14,036,095.73	14,190,882.42	14,334,361.88	14,359,367.31	14,570,510.46	14,578,310.47	14,781,897.37	14,807,300.76	14,996,477.49
DEPOSITOS	721,792.56	7.07%	10,214,973.07	10,291,938.80	10,290,240.72	10,316,407.20	10,384,567.68	10,534,103.53	10,701,944.36	10,712,943.15	10,694,919.95	10,737,983.84	10,754,723.03	10,827,120.38
Locales	736,470.21	7.51%	9,803,849.81	9,888,730.53	9,874,868.44	9,888,659.21	9,963,808.03	10,095,866.81	10,249,640.20	10,246,965.11	10,238,241.16	10,301,293.09	10,327,732.12	10,399,664.37

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BALANCE DE SITUACION
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(En Miles de Balboas)

	Diciembre
ACTIVOS LIQUIDOS	1,193,576.83
Depositos Locales en Bancos	49,142.13
A la Vista	8,796.33
A Plazo	40,345.80
Depositos Extranjeros en Bancos	891,915.26
A la Vista	125,951.78
A Plazo	765,963.48
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	252,519.44
CARTERA CREDITICIA	9,760,840.59
Locales	9,163,032.50
Extranjero	718,697.44
Menos Provisiones	120,889.36
Locales	118,339.36
Extranjero	2,550.00
INVERSIONES EN VALORES	3,427,443.52
Locales	1,420,443.82
Extranjero	2,006,999.70
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
OTROS ACTIVOS	509,773.49
Locales	496,694.90
Extranjero	13,078.59
TOTAL DE ACTIVOS	14,891,634.43
DEPOSITOS	10,936,765.63
Locales	10,540,320.02

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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	752,654.51	7.77%	9,688,706.46	9,708,591.02	9,728,714.40	9,760,903.23	9,822,340.53	9,971,885.72	10,020,050.86	10,114,425.37	10,120,530.24	10,182,663.85	10,222,679.14	10,296,425.43
A la Vista	181,089.96	7.77%	2,330,553.06	2,306,719.40	2,314,438.38	2,280,039.08	2,279,420.56	2,346,411.24	2,318,299.35	2,375,885.77	2,354,838.20	2,376,287.54	2,402,006.47	2,482,252.24
A Plazo	381,562.66	8.65%	4,412,212.28	4,468,829.66	4,501,119.44	4,525,419.90	4,568,989.02	4,612,970.34	4,653,967.82	4,702,650.60	4,745,592.06	4,787,881.54	4,837,684.79	4,787,147.58
De Ahorros	190,001.89	6.45%	2,945,941.12	2,933,041.96	2,913,156.58	2,955,444.25	2,973,930.95	3,012,504.14	3,047,783.68	3,035,889.00	3,020,099.98	3,018,494.77	2,982,987.88	3,027,025.61
De Bancos	(16,184.31)	(14.06%)	115,143.35	180,139.50	146,154.05	127,755.99	141,467.50	123,981.09	229,589.34	132,539.74	117,710.91	118,629.24	105,052.99	103,238.94
A la Vista	(359.26)	(18.37%)	1,956.11	1,783.57	2,148.66	2,245.36	1,688.70	1,938.19	2,494.33	1,408.44	2,380.14	1,803.92	1,929.37	1,750.67
A Plazo	(15,825.05)	(13.98%)	113,187.24	178,355.94	144,005.38	125,510.63	139,778.80	122,042.90	227,095.02	131,131.30	115,330.77	116,825.32	103,123.61	101,488.27
Extranjero	(14,677.64)	(3.57%)	411,123.26	403,208.27	415,372.28	427,747.99	420,759.65	438,236.72	452,304.16	465,978.04	456,678.79	436,690.75	426,990.91	427,456.02
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	(5,870.16)	(2.62%)	223,911.08	224,417.66	237,610.05	235,724.68	230,984.86	247,631.77	256,720.12	268,899.16	263,797.04	252,389.46	247,129.04	244,535.68
A la Vista	5,964.99	7.16%	83,304.15	85,545.88	81,379.46	81,301.26	76,086.32	85,766.71	83,239.32	97,476.13	92,930.93	91,171.55	87,423.63	86,865.98
A Plazo	(6,739.92)	(6.88%)	98,018.61	97,935.66	115,978.69	114,841.09	116,046.32	120,018.86	132,498.60	131,843.51	132,705.48	124,012.07	123,263.37	122,170.27
De Ahorros	(5,095.23)	(11.96%)	42,588.31	40,936.12	40,251.90	39,582.34	38,852.22	41,846.20	40,982.20	39,579.52	38,160.62	37,205.83	36,442.04	35,499.42
De Bancos	(8,807.48)	(4.70%)	187,212.18	178,790.61	177,762.23	192,023.31	189,774.79	190,604.95	195,584.04	197,078.88	192,881.76	184,301.30	179,861.87	182,920.34
A la Vista	(8,807.48)	(57.02%)	15,445.95	7,024.38	3,996.00	8,255.78	6,003.13	6,830.55	11,817.81	12,809.32	8,108.88	10,785.07	6,095.64	11,154.11
A Plazo	0.00	0.00%	171,766.23	171,766.23	173,766.23	183,767.52	183,771.66	183,774.40	183,766.23	184,269.56	184,772.88	173,516.23	173,766.23	171,766.23
OBLIGACIONES	270,880.81	13.48%	2,009,769.68	2,008,710.28	2,037,922.24	2,115,173.26	2,109,048.14	2,121,653.80	2,013,889.47	2,152,045.51	2,195,379.39	2,268,698.92	2,283,396.31	2,380,480.72
Locales	14,735.00	4.94%	298,145.00	298,145.00	320,645.00	320,645.00	316,895.00	301,942.50	312,880.00	312,880.00	312,880.00	312,880.00	309,130.00	312,880.00
Extranjero	256,145.81	14.97%	1,711,624.68	1,710,565.28	1,717,277.24	1,794,528.26	1,792,153.14	1,819,711.30	1,701,009.47	1,839,165.51	1,882,499.39	1,955,818.92	1,974,266.31	2,067,600.72
OTROS PASIVOS	100,538.13	21.92%	458,684.11	547,041.25	551,353.02	545,592.41	613,034.75	578,164.90	542,475.58	577,302.21	529,281.26	627,513.97	600,884.11	615,570.04
Locales	88,312.67	20.89%	422,730.50	500,200.94	505,760.49	509,680.03	573,823.61	528,611.87	506,610.68	537,489.41	484,342.73	587,921.98	551,884.15	560,625.79
Extranjero	12,225.46	34.00%	35,953.61	46,840.31	45,592.53	35,912.38	39,211.14	49,553.03	35,864.90	39,812.80	44,938.53	39,591.99	48,999.95	54,944.25
PATRIMONIO	111,554.31	11.12%	1,003,441.76	1,037,741.62	1,051,928.75	1,058,922.87	1,084,231.85	1,100,439.64	1,101,057.89	1,128,219.60	1,158,729.87	1,147,700.63	1,168,297.32	1,173,306.33
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	19,142.45	16.54%	115,750.06	115,752.22	115,755.92	115,763.65	115,785.23	115,792.79	115,803.10	115,997.28	116,199.24	134,549.61	134,594.16	134,772.96
Provisiones Dinámicas	18,445.15	15.98%	115,432.32	115,432.32	115,432.32	115,432.32	115,432.32	115,432.32	115,432.32	115,432.32	115,432.32	133,877.48	133,877.48	133,877.48
Otras Reservas	697.30	219.46%	317.74	319.90	323.59	331.33	352.91	360.46	370.78	564.95	766.92	672.14	716.69	895.48

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	Diciembre
Oficiales	0.00
De Particulares	10,441,360.97
A la Vista	2,511,643.01
A Plazo	4,793,774.94
De Ahorros	3,135,943.01
De Bancos	98,959.04
A la Vista	1,596.85
A Plazo	97,362.19
Extranjero	396,445.62
Oficiales	0.00
De Particulares	218,040.91
A la Vista	89,269.14
A Plazo	91,278.69
De Ahorros	37,493.09
De Bancos	178,404.70
A la Vista	6,638.47
A Plazo	171,766.23
OBLIGACIONES	2,280,650.48
Locales	312,880.00
Extranjero	1,967,770.48
OTROS PASIVOS	559,222.24
Locales	511,043.17
Extranjero	48,179.07
PATRIMONIO	1,114,996.07
Capital	500,000.00
Reservas de Capital	0.00
Otras Reservas	134,892.51
Provisiones Dinámicas	133,877.48
Otras Reservas	1,015.04

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Utilidad de Periodos Anteriores	21,518.28	5.83%	369,210.96	409,184.51	409,182.66	409,174.97	409,154.59	409,148.84	409,137.01	409,167.49	409,120.47	390,675.32	390,729.54	390,731.72
Utilidad de Periodo	22,206.02	55.54%	39,978.56	18,463.68	37,952.65	22,900.07	45,545.66	66,875.78	54,012.18	77,210.86	101,685.75	86,489.04	110,947.77	134,626.87
Ganancia o Perdida en Valores Disponibles para la Venta	48,687.55	(226.48%)	(21,497.82)	(5,658.80)	(10,962.48)	11,084.17	13,746.37	8,622.23	22,105.61	25,843.97	31,724.41	35,986.67	32,025.85	13,174.79
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	1,204,765.81	8.80%	13,686,868.62	13,885,431.95	13,931,444.73	14,036,095.73	14,190,882.42	14,334,361.88	14,359,367.31	14,570,510.46	14,578,310.47	14,781,897.37	14,807,300.76	14,996,477.49

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	Diciembre
Utilidad de Periodos Anteriores	390,729.24
Utilidad de Periodo	62,184.58
Ganancia o Perdida en Valores Disponible para la Venta	27,189.73
Deuda Subordinada	0.00
PASIVO Y PATRIMONIO	14,891,634.43