

BANCO GENERAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2018 A JULIO 2019
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2018		2019										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(31,812.08)	(2.24%)	1,417,351.36	1,328,595.23	1,471,618.24	1,428,260.19	1,355,794.05	1,383,504.37	1,483,191.97	1,385,539.27	0.00	0.00	0.00	0.00	0.00
Depositos Locales en Bancos	1,036.70	2.30%	45,049.56	104,709.64	43,597.45	44,304.77	42,913.71	43,748.08	45,842.59	46,086.26	0.00	0.00	0.00	0.00	0.00
A la Vista	41,042.52	872.85%	4,702.12	104,369.01	43,255.83	43,963.15	42,572.09	43,406.47	45,500.97	45,744.64	0.00	0.00	0.00	0.00	0.00
A Plazo	(40,005.82)	(99.15%)	40,347.44	340.62	341.62	341.62	341.62	341.62	341.62	341.62	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(37,797.72)	(3.22%)	1,173,896.52	1,067,166.18	1,162,145.30	1,118,598.72	1,093,659.28	1,114,433.24	1,129,524.03	1,136,098.80	0.00	0.00	0.00	0.00	0.00
A la Vista	(50,795.72)	(32.54%)	156,094.52	77,971.18	174,820.30	121,898.72	92,459.28	116,833.24	142,724.03	105,298.80	0.00	0.00	0.00	0.00	0.00
A Plazo	12,998.00	1.28%	1,017,802.00	989,195.00	987,325.00	996,700.00	1,001,200.00	997,600.00	986,800.00	1,030,800.00	0.00	0.00	0.00	0.00	0.00
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	4,948.94	2.49%	198,405.27	156,719.41	265,875.49	265,356.70	219,221.06	225,323.05	307,825.35	203,354.21	0.00	0.00	0.00	0.00	0.00
CARTERA CREDITICIA	71,025.76	0.65%	10,912,985.96	11,065,414.83	11,028,415.58	11,027,960.92	11,012,188.06	10,960,476.88	10,959,168.50	10,984,011.72	0.00	0.00	0.00	0.00	0.00
Locales	176,609.08	1.70%	10,402,505.68	10,544,457.00	10,566,838.52	10,583,180.02	10,603,805.63	10,563,552.53	10,560,771.95	10,579,114.76	0.00	0.00	0.00	0.00	0.00
Extranjero	(107,513.83)	(16.26%)	661,204.94	673,886.77	616,175.79	600,594.90	566,084.72	556,149.64	546,258.58	553,691.11	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(1,930.51)	(1.28%)	150,724.66	152,928.94	154,598.73	155,814.00	157,702.30	159,225.28	147,862.03	148,794.15	0.00	0.00	0.00	0.00	0.00
Locales	(2,692.96)	(1.82%)	147,744.14	149,746.58	151,413.38	152,613.85	154,688.68	154,662.83	144,131.90	145,051.18	0.00	0.00	0.00	0.00	0.00
Extranjero	762.45	25.58%	2,980.52	3,182.36	3,185.35	3,200.15	3,013.62	4,562.45	3,730.12	3,742.97	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	(110,683.92)	(2.78%)	3,982,719.35	3,656,028.57	3,767,803.31	3,767,069.75	3,742,449.62	3,769,028.98	3,698,078.92	3,872,035.43	0.00	0.00	0.00	0.00	0.00
Locales	84,483.44	5.98%	1,411,914.83	1,448,857.23	1,473,769.68	1,509,913.45	1,487,683.27	1,493,804.96	1,487,925.92	1,496,398.27	0.00	0.00	0.00	0.00	0.00
Extranjero	(195,167.36)	(7.59%)	2,570,804.52	2,207,171.33	2,294,033.63	2,257,156.30	2,254,766.34	2,275,224.02	2,210,153.00	2,375,637.16	0.00	0.00	0.00	0.00	0.00
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 ACTIVOS	8,370.61	1.09%	767,702.59	816,345.97	769,981.39	799,386.89	807,691.66	774,437.77	748,798.21	776,073.20	0.00	0.00	0.00	0.00	0.00
Locales	1,919.88	0.26%	750,504.75	800,214.20	752,870.03	783,178.43	793,348.75	753,772.60	724,063.17	752,424.63	0.00	0.00	0.00	0.00	0.00
Extranjero	6,450.72	37.51%	17,197.84	16,131.77	17,111.36	16,208.46	14,342.90	20,665.16	24,735.04	23,648.57	0.00	0.00	0.00	0.00	0.00
TOTAL DE ACTIVOS	(63,099.64)	(0.37%)	17,080,759.26	16,866,384.60	17,037,818.52	17,022,677.76	16,918,123.38	16,887,448.00	16,889,237.60	17,017,659.62	0.00	0.00	0.00	0.00	0.00
DEPOSITOS	57,426.50	0.48%	11,996,957.57	11,713,410.31	11,863,403.84	11,901,700.39	11,930,663.82	11,958,813.37	11,964,047.16	12,054,384.07	0.00	0.00	0.00	0.00	0.00
Locales	99,106.83	0.86%	11,580,150.12	11,341,488.84	11,493,233.31	11,550,343.61	11,584,967.69	11,605,082.72	11,589,370.65	11,679,256.95	0.00	0.00	0.00	0.00	0.00

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			2018	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	163,602.74	1.43%	11,445,210.48	11,228,535.87	11,451,801.59	11,504,895.93	11,476,399.58	11,522,208.89	11,529,526.78	11,608,813.22	0.00	0.00	0.00	0.00	0.00
A la Vista	(307,448.70)	(11.21%)	2,741,409.00	2,447,519.59	2,500,046.45	2,413,523.31	2,407,303.51	2,445,715.06	2,400,433.29	2,433,960.30	0.00	0.00	0.00	0.00	0.00
A Plazo	440,854.89	8.11%	5,435,916.75	5,541,205.78	5,642,075.24	5,685,761.60	5,746,354.78	5,782,432.14	5,818,710.54	5,876,771.63	0.00	0.00	0.00	0.00	0.00
De Ahorros	30,196.55	0.92%	3,267,884.73	3,239,810.50	3,309,679.90	3,405,611.01	3,322,741.29	3,294,061.68	3,310,382.94	3,298,081.28	0.00	0.00	0.00	0.00	0.00
De Bancos	(64,495.91)	(47.80%)	134,939.64	112,952.97	41,431.72	45,447.69	108,568.11	82,873.83	59,843.87	70,443.74	0.00	0.00	0.00	0.00	0.00
A la Vista	(1,092.94)	(24.39%)	4,481.26	5,664.55	5,788.38	3,759.34	3,372.93	4,161.47	4,072.62	3,388.32	0.00	0.00	0.00	0.00	0.00
A Plazo	(63,402.96)	(48.60%)	130,458.38	107,288.42	35,643.34	41,688.34	105,195.18	78,712.37	55,771.25	67,055.42	0.00	0.00	0.00	0.00	0.00
Extranjero	(41,680.33)	(10.00%)	416,807.45	371,921.47	370,170.52	351,356.78	345,696.14	353,730.65	374,676.51	375,127.12	0.00	0.00	0.00	0.00	0.00
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	0.00
De Particulares	(11,810.01)	(6.06%)	194,856.40	191,232.45	189,868.09	174,145.57	167,023.36	174,643.18	174,294.45	183,046.40	0.00	0.00	0.00	0.00	0.00
A la Vista	10,136.46	12.06%	84,070.87	81,869.59	78,950.51	79,875.09	77,623.11	83,641.18	83,425.84	94,207.33	0.00	0.00	0.00	0.00	0.00
A Plazo	(19,581.32)	(25.12%)	77,949.68	77,465.26	77,373.89	61,202.81	57,628.87	59,869.24	58,326.61	58,368.36	0.00	0.00	0.00	0.00	0.00
De Ahorros	(2,365.16)	(7.20%)	32,835.86	31,897.60	33,543.69	33,067.67	31,771.38	31,132.77	32,541.99	30,470.70	0.00	0.00	0.00	0.00	0.00
De Bancos	(29,870.32)	(13.46%)	221,951.05	180,689.02	180,302.43	177,211.21	178,672.77	179,087.47	200,382.07	192,080.73	0.00	0.00	0.00	0.00	0.00
A la Vista	(29,870.32)	(59.52%)	50,184.82	8,922.79	8,536.20	5,444.98	6,906.54	7,321.24	28,615.84	20,314.50	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	171,766.23	171,766.23	171,766.23	171,766.23	171,766.23	171,766.23	171,766.23	171,766.23	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(266,143.41)	(8.66%)	3,072,099.25	3,052,800.68	3,039,461.39	2,999,762.86	2,887,125.63	2,848,885.85	2,806,951.19	2,805,955.84	0.00	0.00	0.00	0.00	0.00
Locales	(36,093.75)	(11.38%)	317,211.25	317,211.25	311,586.25	311,586.25	311,586.25	283,851.88	281,117.50	281,117.50	0.00	0.00	0.00	0.00	0.00
Extranjero	(230,049.66)	(8.35%)	2,754,888.00	2,735,589.43	2,727,875.14	2,688,176.61	2,575,539.38	2,565,033.98	2,525,833.69	2,524,838.34	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	(425.50)	(0.06%)	741,958.49	784,639.77	783,719.29	793,208.45	737,340.52	681,839.67	732,868.11	741,532.99	0.00	0.00	0.00	0.00	0.00
Locales	(9,338.33)	(1.32%)	709,181.12	743,961.87	751,899.97	768,551.09	706,303.81	643,089.48	699,351.78	699,842.79	0.00	0.00	0.00	0.00	0.00
Extranjero	8,912.84	27.19%	32,777.36	40,677.90	31,819.31	24,657.36	31,036.71	38,750.19	33,516.34	41,690.20	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	146,042.77	11.50%	1,269,743.95	1,315,533.84	1,351,234.01	1,328,006.06	1,362,993.41	1,397,909.10	1,385,371.14	1,415,786.72	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00
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	(5,107.26)	(3.85%)	132,598.32	132,531.38	132,154.99	130,055.29	130,945.79	128,859.20	126,752.35	127,491.06	0.00	0.00	0.00	0.00	0.00
Provisiones Dinámicas	0.00	0.00%	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	0.00	0.00	0.00	0.00	0.00
Otras Reservas	(5,107.26)	399.27%	(1,279.15)	(1,346.10)	(1,722.49)	(3,822.18)	(2,931.68)	(5,018.27)	(7,125.13)	(6,386.42)	0.00	0.00	0.00	0.00	0.00

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Utilidad de Periodos Anteriores	69,785.05	12.69%	550,087.34	622,578.16	627,294.41	619,958.49	619,812.04	619,800.36	619,759.56	619,872.39	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	28,021.18	38.66%	72,472.66	28,022.65	55,709.68	27,695.44	59,563.23	90,368.10	67,312.45	100,493.84	0.00	0.00	0.00	0.00	0.00
Ganancia o Perdida en Valores Disponible para la Venta	53,343.80	365.73%	14,585.62	32,401.65	36,074.92	50,296.84	52,672.35	58,881.44	71,546.78	67,929.42	0.00	0.00	0.00	0.00	0.00
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	(63,099.64)	(0.37%)	17,080,759.26	16,866,384.60	17,037,818.52	17,022,677.76	16,918,123.38	16,887,448.00	16,889,237.60	17,017,659.62	0.00	0.00	0.00	0.00	0.00