



Banco General, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

| Descripcion | 2003 | | | 2004 | | | | | | | | | | | |
|---------------------------------|----------------|--------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | Absoluta | % | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| ACTIVOS LIQUIDOS | -58,184,917.15 | -17.09 | 340,417,477.51 | 336,375,589.55 | 322,317,406.82 | 338,504,053.99 | 356,187,204.96 | 313,951,677.31 | 245,383,982.95 | 269,981,891.10 | 254,414,592.82 | 234,317,608.57 | 239,893,223.43 | 344,734,276.07 | 282,232,560.36 |
| Depositos Locales en Bancos | -36,304,430.63 | -41.67 | 87,125,981.56 | 81,945,894.66 | 74,111,422.44 | 86,081,221.37 | 69,233,034.93 | 59,824,928.11 | 33,789,013.57 | 36,962,172.68 | 47,855,340.43 | 32,868,311.27 | 26,425,365.61 | 74,590,229.49 | 50,821,550.93 |
| A la Vista | -3,765,127.80 | -42.59 | 8,840,942.26 | 4,876,295.97 | 6,856,105.81 | 7,696,377.82 | 2,911,538.02 | 3,125,451.72 | 4,927,731.13 | 4,090,515.10 | 4,554,308.62 | 2,242,701.39 | 2,634,434.66 | 2,497,123.79 | 5,075,814.46 |
| A Plazo | -32,539,302.83 | -41.57 | 78,285,039.30 | 77,069,598.69 | 67,255,316.63 | 78,384,843.55 | 66,321,496.91 | 56,699,476.39 | 28,861,282.44 | 32,871,657.58 | 43,301,031.81 | 30,625,609.88 | 23,790,930.95 | 72,093,105.70 | 45,745,736.47 |
| Depositos Extranjeros en Bancos | -28,577,375.36 | -12.93 | 221,020,211.19 | 217,354,126.93 | 208,701,202.05 | 223,454,404.13 | 255,242,743.23 | 224,864,672.45 | 178,807,258.91 | 197,788,199.78 | 172,602,275.50 | 169,606,963.39 | 169,346,506.26 | 226,166,738.93 | 192,442,835.83 |
| A la Vista | 3,678,856.75 | 96.50 | 3,812,141.26 | 3,392,930.74 | 3,957,726.93 | 4,055,396.65 | 6,257,636.39 | 5,047,010.41 | 5,283,473.46 | 3,241,515.98 | 4,812,679.10 | 3,354,860.55 | 3,093,790.43 | 4,969,292.53 | 7,490,998.01 |
| A Plazo | -32,256,232.11 | -14.85 | 217,208,069.93 | 213,961,196.19 | 204,743,475.12 | 219,399,007.48 | 248,985,106.84 | 219,817,662.04 | 173,523,785.45 | 194,546,683.80 | 167,789,596.40 | 166,252,102.84 | 166,252,715.83 | 221,197,446.40 | 184,951,837.82 |
| 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 | 6,696,888.84 | 20.75 | 32,271,284.76 | 37,075,567.96 | 39,504,782.33 | 28,968,428.49 | 31,711,426.80 | 29,262,076.75 | 32,787,710.47 | 35,231,518.64 | 33,956,976.89 | 31,842,333.91 | 44,121,351.56 | 43,977,307.65 | 38,968,173.60 |
| CARTERA CREDITICIA | 141,837,500.04 | 10.55 | 1,344,406,434.46 | 1,354,927,156.53 | 1,367,139,555.16 | 1,372,467,532.59 | 1,358,658,898.62 | 1,366,796,853.57 | 1,377,561,688.41 | 1,388,709,481.96 | 1,402,913,393.69 | 1,423,416,523.39 | 1,453,750,078.92 | 1,480,248,258.40 | 1,486,243,934.50 |
| Locales | 121,043,784.79 | 8.78 | 1,378,216,176.96 | 1,385,763,295.35 | 1,398,346,572.06 | 1,403,932,632.21 | 1,390,534,519.57 | 1,393,290,684.65 | 1,404,351,373.01 | 1,415,768,886.60 | 1,429,405,344.05 | 1,450,359,915.10 | 1,479,238,323.81 | 1,505,189,849.02 | 1,499,259,961.75 |
| Extranjero | 24,129,280.94 | 17.31 | 1,393,870.65 | 4,763,544.31 | 4,779,489.31 | 4,739,596.06 | 4,758,515.21 | 10,472,484.68 | 10,177,860.40 | 10,204,839.60 | 11,088,914.08 | 11,046,344.33 | 12,547,182.13 | 13,524,250.53 | 25,523,151.59 |
| Menos Provisiones | 3,335,565.69 | 9.48 | 35,203,613.15 | 35,599,683.13 | 35,986,506.21 | 36,204,695.68 | 36,634,136.16 | 36,966,315.76 | 36,967,545.00 | 37,264,244.24 | 37,580,864.44 | 37,989,736.04 | 38,035,427.02 | 38,465,841.15 | 38,539,178.84 |
| Locales | 3,335,565.69 | 9.48 | 35,203,613.15 | 35,599,683.13 | 35,986,506.21 | 36,204,695.68 | 36,634,136.16 | 36,966,315.76 | 36,967,545.00 | 37,264,244.24 | 37,580,864.44 | 37,989,736.04 | 38,035,427.02 | 38,465,841.15 | 38,539,178.84 |
| 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 |
| INVERSIONES EN VALORES | 106,127,932.95 | 16.68 | 636,438,039.59 | 635,101,404.29 | 646,581,367.22 | 640,156,607.17 | 650,040,086.14 | 668,030,211.56 | 744,280,441.86 | 731,722,938.70 | 720,617,253.19 | 719,062,567.23 | 716,535,101.93 | 714,017,922.42 | 742,565,972.54 |
| Locales | 949,823.76 | 0.33 | 287,420,508.04 | 292,553,858.45 | 305,035,563.89 | 306,911,524.73 | 310,296,532.67 | 317,286,098.79 | 318,313,111.71 | 310,872,624.44 | 304,944,332.31 | 304,778,370.15 | 298,677,225.68 | 289,068,595.35 | 288,370,331.80 |
| Extranjero | 104,178,109.19 | 29.64 | 351,517,531.55 | 345,047,545.84 | 344,045,803.33 | 335,745,082.44 | 342,243,553.47 | 353,244,112.77 | 428,467,330.15 | 423,350,314.26 | 418,172,920.88 | 416,784,197.08 | 420,357,876.25 | 427,449,327.07 | 455,695,640.74 |
| Menos Provisiones | -1,000,000.00 | -40.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 1,500,000.00 |
| Locales | -1,000,000.00 | -40.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 2,500,000.00 | 1,500,000.00 |
| 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 | -5,748,966.55 | -6.49 | 88,620,898.82 | 81,954,651.79 | 84,700,486.61 | 81,997,744.97 | 84,101,806.34 | 89,554,502.47 | 81,437,355.52 | 83,056,035.53 | 85,013,900.53 | 84,596,952.33 | 82,354,031.57 | 83,991,676.25 | 82,871,932.27 |
| Locales | -6,559,231.56 | -7.49 | 87,545,027.34 | 80,882,253.24 | 83,667,053.75 | 80,656,919.54 | 82,529,885.26 | 87,569,057.35 | 79,645,232.81 | 81,058,949.58 | 83,367,797.78 | 82,947,108.36 | 80,458,167.94 | 82,015,178.69 | 80,985,795.78 |
| Extranjero | 810,265.01 | 75.31 | 1,075,871.48 | 1,072,398.55 | 1,033,432.86 | 1,340,825.43 | 1,571,921.08 | 1,985,445.12 | 1,792,122.71 | 1,997,085.95 | 1,646,102.75 | 1,649,843.97 | 1,895,863.63 | 1,976,497.56 | 1,886,136.49 |
| TOTAL DE ACTIVOS | 184,031,549.29 | 7.64 | 2,409,882,850.38 | 2,408,358,802.16 | 2,420,738,815.81 | 2,433,125,938.72 | 2,448,987,996.06 | 2,438,333,244.91 | 2,448,663,468.74 | 2,473,470,347.29 | 2,462,959,140.23 | 2,461,393,651.52 | 2,492,532,435.85 | 2,622,992,133.14 | 2,593,914,399.67 |
| DEPOSITOS | 177,394,779.39 | 9.27 | 1,913,598,015.22 | 1,906,328,717.67 | 1,917,220,960.16 | 1,921,383,157.58 | 1,931,237,660.70 | 1,914,725,430.76 | 1,941,359,073.59 | 1,959,122,843.09 | 1,944,067,934.16 | 1,945,520,676.54 | 1,956,611,823.13 | 2,071,441,161.31 | 2,090,992,794.61 |
| Locales | 148,613,116.58 | 8.26 | 1,800,040,046.53 | 1,799,098,433.25 | 1,806,621,575.32 | 1,816,694,525.72 | 1,824,085,330.65 | 1,808,583,179.81 | 1,838,401,969.69 | 1,844,374,408.31 | 1,839,534,734.17 | 1,842,392,863.76 | 1,850,828,278.87 | 1,916,130,561.32 | 1,948,653,163.11 |
| 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 | 146,712,144.37 | 8.25 | 1,777,824,086.55 | 1,776,842,046.43 | 1,789,601,686.84 | 1,800,050,308.65 | 1,806,482,156.02 | 1,788,787,869.58 | 1,803,731,970.35 | 1,823,163,804.23 | 1,817,491,385.28 | 1,810,411,456.10 | 1,809,002,817.23 | 1,887,422,899.95 | 1,924,536,230.92 |
| A la Vista | 61,236,407.67 | 31.64 | 193,520,964.03 | 197,210,206.31 | 200,192,000.19 | 200,267,093.63 | 210,758,657.82 | 197,233,750.15 | 199,949,962.36 | 214,327,890.99 | 206,043,148.15 | 205,191,122.36 | 210,071,815.28 | 242,381,128.28 | 254,757,371.70 |
| A Plazo | 48,031,417.08 | 4.23 | 1,136,644,580.47 | 1,129,422,702.43 | 1,128,957,564.33 | 1,135,629,521.41 | 1,133,105,939.52 | 1,131,429,376.67 | 1,136,355,423.68 | 1,138,589,453.87 | 1,136,682,277.02 | 1,136,172,718.92 | 1,136,728,339.84 | 1,152,342,644.60 | 1,184,675,997.55 |
| De Ahorros | 37,444,319.62 | 8.36 | 447,658,542.05 | 450,209,137.69 | 460,452,122.32 | 464,153,693.61 | 462,617,558.68 | 460,124,742.76 | 467,426,584.31 | 470,246,459.37 | 474,765,960.11 | 469,047,614.82 | 462,202,662.11 | 492,699,127.07 | 485,102,861.67 |
| De Bancos | 1,900,972.21 | 8.56 | 22,215,959.98 | 22,256,386.82 | 17,019,888.48 | 16,644,217.07 | 17,603,174.63 | 19,795,310.23 | 34,669,999.34 | 21,210,604.08 | 22,043,348.89 | 31,981,407.66 | 41,825,461.64 | 28,707,661.37 | 24,116,932.19 |
| A la Vista | 741,255.47 | 49.59 | 1,494,729.66 | 1,284,412.60 | 1,446,496.17 | 1,199,429.92 | 1,539,728.53 | 1,615,893.89 | 1,747,126.22 | 1,970,370.65 | 1,895,930.52 | 2,038,121.70 | 1,511,315.44 | 2,004,791.10 | 2,235,985.13 |
| A Plazo | 1,159,716.74 | 5.60 | 20,721,230.32 | 20,971,974.22 | 15,573,392.31 | 15,444,787.15 | 16,063,446.10 | 18,179,416.34 | 32,922,873.12 | 19,240,233.43 | 20,147,418.37 | 29,943,285.96 | 40,314,146.20 | 26,702,870.27 | 21,880,947.06 |
| Extranjero | 28,781,662.81 | 25.35 | 113,557,968.69 | 107,230,284.42 | 110,599,384.84 | 104,688,631.86 | 107,152,330.05 | 106,142,250.95 | 102,957,103.90 | 114,748,434.78 | 104,533,199.99 | 103,127,812.78 | 105,783,544.26 | 155,310,599.99 | 142,339,631.50 |
| 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 | -4,834,886.92 | -11.39 | 42,449,360.93 | 41,687,070.53 | 47,487,955.36 | 39,634,099.75 | 39,581,541.02 | 39,318,945.07 | 39,074,312.92 | 38,594,611.14 | 38,122,268.77 | 38,551,002.82 | 39,423,042.72 | 39,472,671.85 | 37,614,474.01 |



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(En Balboas)

| Descripcion | 2003 | | | 2004 | | | | | | | | | | | |
|--|-----------------------|---------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| | Absoluta | % | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| A la Vista | 460,774.39 | 27.77 | 1,659,416.62 | 1,557,117.98 | 7,403,916.69 | 2,763,643.26 | 2,350,765.79 | 2,125,430.30 | 1,873,674.45 | 1,779,970.50 | 1,460,028.42 | 1,809,800.28 | 2,667,800.90 | 3,060,694.66 | 2,120,191.01 |
| A Plazo | -6,678,645.68 | -16.74 | 39,903,436.23 | 39,250,422.52 | 39,197,881.62 | 35,986,158.83 | 36,354,039.08 | 36,307,885.37 | 35,821,388.93 | 35,494,668.61 | 35,419,325.65 | 35,415,189.15 | 35,359,263.94 | 33,934,693.14 | 33,224,790.55 |
| De Ahorro | 1,382,984.37 | 156.00 | 886,508.08 | 879,530.03 | 886,157.05 | 884,297.66 | 876,736.15 | 885,629.40 | 1,379,249.54 | 1,319,972.03 | 1,242,914.70 | 1,326,013.39 | 1,395,977.88 | 2,477,284.05 | 2,269,492.45 |
| De Bancos | 33,616,549.73 | 47.27 | 71,108,607.76 | 65,543,213.89 | 63,111,429.48 | 65,054,532.11 | 67,570,789.03 | 66,823,305.88 | 63,882,790.98 | 76,153,823.64 | 66,410,931.22 | 64,576,809.96 | 66,360,501.54 | 115,837,928.14 | 104,725,157.49 |
| A la Vista | 540,071.59 | 73.42 | 735,600.80 | 1,700,885.86 | 1,226,101.45 | 1,291,922.22 | 1,002,205.44 | 882,163.17 | 1,404,152.24 | 1,894,984.90 | 904,890.69 | 1,541,299.86 | 1,380,116.44 | 1,300,843.04 | 1,275,672.39 |
| A Plazo | 33,076,478.14 | 47.00 | 70,373,006.96 | 63,842,328.03 | 61,885,328.03 | 63,762,609.89 | 66,568,583.59 | 65,941,142.71 | 62,478,638.74 | 74,258,838.74 | 65,506,040.53 | 63,035,510.10 | 64,980,385.10 | 114,537,085.10 | 103,449,485.10 |
| OBLIGACIONES | -2,650,577.00 | -1.82 | 145,634,000.00 | 145,634,000.00 | 145,634,000.00 | 155,634,000.00 | 155,634,000.00 | 154,274,000.00 | 144,432,146.33 | 144,432,146.33 | 144,926,651.91 | 144,436,151.79 | 160,516,689.45 | 158,251,146.33 | 142,983,423.00 |
| Locales | -9,756,000.00 | -91.06 | 10,714,000.00 | 10,714,000.00 | 10,714,000.00 | 10,714,000.00 | 10,714,000.00 | 10,714,000.00 | 958,000.00 | 958,000.00 | 958,000.00 | 958,000.00 | 958,000.00 | 958,000.00 | 958,000.00 |
| Extranjero | 7,105,423.00 | 5.27 | 134,920,000.00 | 134,920,000.00 | 134,920,000.00 | 144,920,000.00 | 144,920,000.00 | 143,560,000.00 | 143,474,146.33 | 143,474,146.33 | 143,968,651.91 | 143,478,151.79 | 159,558,689.45 | 157,293,146.33 | 142,025,423.00 |
| OTROS PASIVOS | -5,261,895.45 | -10.50 | 50,128,757.71 | 51,638,583.68 | 49,383,418.04 | 52,099,543.73 | 54,169,779.96 | 58,030,378.94 | 54,653,768.43 | 57,537,042.96 | 57,074,727.60 | 57,595,305.59 | 54,458,584.38 | 67,759,455.29 | 44,866,862.26 |
| Locales | -5,400,037.53 | -10.95 | 49,301,176.85 | 50,546,915.85 | 48,442,090.45 | 51,117,132.36 | 52,944,133.74 | 57,131,587.50 | 53,761,912.10 | 56,383,551.73 | 55,953,325.41 | 56,544,170.03 | 53,120,762.94 | 66,810,706.66 | 43,901,139.32 |
| Extranjero | 138,142.08 | 16.69 | 827,580.86 | 1,091,667.83 | 941,327.59 | 982,411.37 | 1,225,646.22 | 898,791.44 | 891,856.33 | 1,153,491.23 | 1,121,402.19 | 1,051,135.56 | 1,337,821.44 | 948,748.63 | 965,722.94 |
| PATRIMONIO | 14,549,242.35 | 4.84 | 300,522,077.45 | 304,757,500.81 | 308,500,437.61 | 304,009,237.41 | 307,946,555.40 | 311,303,435.18 | 308,218,480.39 | 312,378,314.91 | 316,889,826.56 | 313,841,517.60 | 320,945,338.89 | 325,540,370.21 | 315,071,319.80 |
| Capital | 0.00 | 0.00 | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 |
| 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 | 0.00 |
| Otras Reservas | -1,810,172.56 | 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 | -1,810,172.56 |
| Utilidad de Periodos Anteriores | 1,792,190.68 | -4.10 | -43,724,164.45 | 642,845.49 | 562,828.43 | -11,820,527.47 | -12,793,198.98 | -13,113,475.73 | -20,612,975.79 | -20,855,607.84 | -20,530,227.22 | -28,108,816.89 | -28,222,565.17 | -28,562,009.43 | -41,931,973.77 |
| Utilidad de Periodo | 14,567,224.23 | 32.92 | 44,246,241.90 | 4,114,655.32 | 7,937,609.18 | 15,829,764.88 | 20,739,754.38 | 24,416,910.91 | 28,831,456.18 | 33,233,922.75 | 37,420,053.78 | 41,950,334.49 | 49,167,904.06 | 54,102,379.64 | 58,813,466.13 |
| Ganancia o Perdida en Valores Disponible para la Venta | 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 |
| 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 | 184,031,549.29 | 7.64 | 2,409,882,850.38 | 2,408,358,802.16 | 2,420,738,815.81 | 2,433,125,938.72 | 2,448,987,996.06 | 2,438,333,244.88 | 2,448,663,468.74 | 2,473,470,347.29 | 2,462,959,140.23 | 2,461,393,651.52 | 2,492,532,435.85 | 2,622,992,133.14 | 2,593,914,399.67 |