



**Banco General, S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	82,429,139.00	29.21	282,232,560.36	271,648,494.54	424,771,399.08	320,202,832.18	299,626,664.41	272,892,842.85	278,010,299.14	276,907,801.97	303,260,133.35	321,042,715.32	316,025,597.00	314,104,631.26	364,661,699.36
Depositos Locales en Bancos	17,768,207.17	34.96	50,821,550.93	36,990,755.01	24,226,096.28	47,454,343.01	52,738,564.62	51,289,022.83	40,915,653.33	47,259,929.72	45,986,564.85	59,156,561.96	49,913,469.31	59,339,142.61	68,589,758.10
A la Vista	5,774,502.27	113.77	5,075,814.46	8,237,631.53	8,461,569.37	7,288,433.61	5,590,990.69	5,379,058.11	2,346,603.93	5,281,460.64	5,329,197.41	4,737,370.23	1,341,195.53	7,428,383.77	10,850,316.73
A Plazo	11,993,704.90	26.22	45,745,736.47	28,753,123.48	15,764,526.91	40,165,909.40	47,147,573.93	45,909,964.72	38,569,049.40	41,978,469.08	40,657,367.44	54,419,191.73	48,572,273.78	51,910,758.84	57,739,441.37
Depositos Extranjeros en Bancos	35,057,416.00	18.22	192,442,835.83	197,681,552.86	363,832,882.06	230,657,315.13	196,840,088.63	180,767,214.68	192,556,472.14	182,511,040.67	214,382,338.72	218,000,915.25	222,143,734.15	204,109,685.48	227,500,251.83
A la Vista	5,154,240.83	68.81	7,490,998.01	7,248,083.78	7,676,254.65	49,219,561.57	17,392,396.98	8,850,340.81	21,326,863.19	6,270,850.61	4,422,468.08	4,308,429.80	9,631,458.00	7,763,345.34	12,645,238.84
A Plazo	29,903,175.17	16.17	184,951,837.82	190,433,469.08	356,156,627.41	181,437,753.56	179,447,691.65	171,916,873.87	171,229,608.95	176,240,190.06	209,959,870.64	213,692,485.45	212,512,276.15	196,346,340.14	214,855,012.99
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	29,603,515.83	75.97	38,968,173.60	36,976,186.67	36,712,420.74	42,091,174.04	50,048,011.16	40,836,605.34	44,538,173.67	47,136,831.58	42,891,229.78	43,885,238.11	43,968,393.54	50,655,803.17	68,571,689.43
<b>CARTERA CREDITICIA</b>	413,502,961.11	27.82	1,486,243,934.50	1,492,758,326.15	1,502,177,205.97	1,733,885,182.94	1,744,027,166.17	1,759,061,070.85	1,804,852,914.06	1,814,807,552.38	1,838,526,982.80	1,867,174,179.11	1,892,309,173.87	1,914,752,811.11	1,899,746,895.61
Locales	410,185,870.33	27.37	1,498,909,961.75	1,505,966,352.10	1,518,391,782.30	1,751,516,703.41	1,761,497,546.21	1,777,001,141.43	1,823,391,349.52	1,834,514,292.78	1,858,988,190.89	1,887,964,578.09	1,912,862,295.38	1,935,419,725.32	1,909,095,832.08
Extranjero	5,307,779.62	20.51	25,873,151.59	25,825,978.06	24,743,920.81	26,601,405.60	27,233,718.00	27,245,047.23	27,077,386.92	26,348,358.58	26,101,663.22	26,334,099.02	26,990,598.74	27,155,668.20	31,180,931.21
Menos Provisiones	1,990,688.84	5.17	38,539,178.84	39,034,004.01	40,958,497.14	44,232,926.07	44,704,098.04	45,185,117.81	45,615,822.38	46,055,098.98	46,562,871.31	47,124,498.00	47,543,720.25	47,822,582.41	40,529,867.68
Locales	1,852,974.59	4.81	38,539,178.84	39,034,004.01	40,958,497.14	44,232,926.07	44,505,706.04	44,994,277.97	45,434,714.38	45,893,243.98	46,401,005.62	46,962,643.00	47,406,872.25	47,687,672.61	40,392,153.43
Extranjero	137,714.25	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
<b>INVERSIONES EN VALORES</b>	683,900.45	0.09	742,565,972.54	726,830,093.99	662,662,329.99	647,843,443.19	637,338,758.24	628,606,746.28	709,353,160.32	671,116,210.88	680,847,248.60	648,305,179.52	691,831,071.88	675,443,382.06	743,249,872.99
Locales	10,330,782.83	3.58	288,370,331.80	286,080,337.95	293,985,848.48	295,563,892.11	284,914,493.21	291,889,161.33	290,059,522.79	286,291,614.15	286,434,279.40	287,659,757.04	288,289,317.39	289,224,958.79	298,701,114.63
Extranjero	-10,999,141.00	-2.41	455,695,640.74	442,249,756.04	368,676,481.51	352,279,551.08	352,424,265.03	336,717,584.95	419,293,637.53	384,824,596.73	394,412,969.20	360,645,422.48	403,718,136.53	386,394,805.31	444,696,499.74
Menos Provisiones	-1,352,258.62	-90.15	1,500,000.00	1,500,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	-1,500,000.00	-100.00	1,500,000.00	1,500,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	147,741.38	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
<b>OTROS ACTIVOS</b>	17,149,195.49	20.69	82,871,932.27	88,248,156.51	90,158,558.23	101,573,133.24	108,362,900.70	106,303,417.44	104,311,889.37	105,992,899.22	103,311,498.38	105,290,287.61	104,598,250.87	105,549,437.54	100,021,127.76
Locales	17,484,291.28	21.59	80,985,795.78	86,240,581.78	88,337,822.24	100,047,230.93	106,614,108.04	104,539,866.95	102,919,105.67	104,576,629.23	101,384,917.90	103,427,101.28	103,102,455.41	103,409,097.95	98,470,087.06
Extranjero	-335,095.79	-17.77	1,886,136.49	2,007,574.73	1,820,735.99	1,525,902.31	1,748,792.66	1,763,550.49	1,392,783.70	1,416,269.99	1,926,580.48	1,863,186.33	1,495,795.46	2,140,339.59	1,551,040.70
<b>TOTAL DE ACTIVOS</b>	513,765,196.05	19.81	2,593,914,399.67	2,579,485,071.19	2,679,769,493.27	2,803,504,591.55	2,789,355,489.52	2,766,864,077.42	2,896,528,262.89	2,868,824,464.45	2,925,945,863.13	2,941,812,361.56	3,004,764,093.62	3,009,850,261.97	3,107,679,595.72
<b>DEPOSITOS</b>	210,676,734.19	10.08	2,090,992,794.61	2,045,145,341.80	2,054,634,167.89	2,134,268,881.84	2,127,609,224.14	2,141,658,933.15	2,146,166,292.84	2,130,385,833.96	2,161,547,403.29	2,182,504,863.26	2,230,568,308.00	2,226,418,011.04	2,301,669,528.80
Locales	171,942,962.83	8.82	1,948,653,163.11	1,909,682,803.23	1,917,045,177.39	2,009,990,854.17	1,999,233,410.17	2,018,645,594.48	2,018,420,614.98	2,006,491,988.26	2,025,142,117.71	2,036,469,841.06	2,063,912,931.51	2,064,573,240.81	2,120,596,125.94
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	83,381,032.35	4.33	1,924,536,230.92	1,880,584,684.35	1,886,532,254.29	1,908,066,723.02	1,923,049,151.60	1,931,012,319.23	1,899,662,295.63	1,911,600,484.80	1,936,507,460.72	1,931,445,069.28	1,969,653,844.33	1,972,008,147.75	2,007,917,263.27
A la Vista	31,146,641.14	12.23	254,757,371.70	226,109,687.47	244,892,443.91	240,573,410.31	247,212,446.26	250,004,004.86	242,298,244.82	247,551,412.08	257,100,300.55	252,189,996.62	272,100,438.09	278,438,451.35	285,904,012.84
A Plazo	40,489,029.10	3.42	1,184,675,997.55	1,169,393,165.81	1,162,828,436.44	1,183,080,988.27	1,189,823,397.12	1,190,602,814.09	1,168,127,973.71	1,181,918,104.48	1,198,981,428.28	1,194,989,627.32	1,210,096,170.34	1,206,086,563.90	1,225,165,026.65
De Ahorros	11,745,362.11	2.42	485,102,861.67	485,081,831.07	478,811,373.94	484,412,324.44	486,013,308.22	490,405,500.28	489,236,077.10	482,130,968.24	480,425,731.89	484,265,445.34	487,457,235.90	487,483,132.50	496,848,223.78
De Bancos	88,561,930.48	367.22	24,116,932.19	29,098,118.88	30,512,923.10	101,924,131.15	76,184,258.57	87,633,275.25	118,758,319.35	94,891,503.46	88,634,656.99	105,024,771.78	94,259,087.18	92,565,093.06	112,678,862.67
A la Vista	3,027,769.32	135.41	2,235,985.13	1,956,354.00	1,904,051.01	2,279,921.02	2,472,943.54	2,632,081.97	4,763,317.50	5,470,007.85	5,575,289.15	3,559,243.37	4,468,272.66	4,812,563.87	5,263,754.45
A Plazo	85,534,161.16	390.91	21,880,947.06	27,141,764.88	28,608,872.09	99,644,210.13	73,711,315.03	85,001,193.28	113,995,001.85	89,421,495.61	83,059,367.84	101,465,528.41	89,790,814.52	87,752,529.19	107,415,108.22
Extranjero	38,733,771.36	27.21	142,339,631.50	135,462,538.57	137,588,990.50	124,278,027.67	128,375,813.97	123,013,338.67	127,745,677.86	123,893,845.70	136,405,285.58	146,035,022.20	166,655,376.49	161,844,770.23	181,073,402.86
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	9,099,532.90	24.19	37,614,474.01	36,883,638.99	34,777,403.95	38,494,261.01	38,528,471.16	37,436,770.82	35,591,546.29	32,342,082.55	31,726,173.31	48,195,085.48	32,770,713.19	31,987,244.04	46,714,006.91



**Banco General, S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-548,168.50	-25.85	2,120,191.01	1,912,331.75	1,485,987.02	2,486,908.20	2,739,287.51	1,900,946.17	1,869,752.73	2,410,602.44	1,757,099.73	2,945,886.40	2,878,852.95	2,123,758.25	1,572,022.51
A Plazo	11,020,327.13	33.17	33,224,790.55	32,599,258.91	32,497,300.54	35,137,113.80	34,907,903.63	34,678,263.98	32,889,931.85	29,012,907.82	29,049,737.67	44,447,766.05	29,039,683.24	28,879,738.52	44,245,117.68
De Ahorro	-1,372,625.73	-60.48	2,269,492.45	2,372,048.33	794,116.39	870,239.01	881,280.02	857,560.67	831,861.71	918,572.29	919,335.91	801,433.03	852,177.00	983,747.27	896,866.72
De Bancos	29,634,238.46	28.30	104,725,157.49	98,578,899.58	102,811,586.55	85,783,766.66	89,847,342.81	85,576,567.85	92,154,131.57	91,551,763.15	104,679,112.27	97,839,936.72	133,884,663.30	129,857,526.19	134,359,395.95
A la Vista	456,389.41	35.78	1,275,672.39	1,284,573.85	1,627,403.36	830,895.29	1,958,263.44	1,879,548.48	2,852,552.20	2,144,683.78	1,743,978.17	1,623,185.11	1,631,342.23	1,532,125.12	1,732,061.80
A Plazo	29,177,849.05	28.20	103,449,485.10	97,294,325.73	101,184,183.19	84,952,871.37	87,889,079.37	83,697,019.37	89,301,579.37	89,407,079.37	102,935,134.10	96,216,751.61	132,253,321.07	128,325,401.07	132,627,334.15
<b>OBLIGACIONES</b>	<b>242,368,140.05</b>	<b>169.51</b>	<b>142,983,423.00</b>	<b>153,071,636.96</b>	<b>233,324,046.27</b>	<b>284,960,330.81</b>	<b>264,354,243.54</b>	<b>229,123,760.18</b>	<b>349,558,112.43</b>	<b>337,416,475.75</b>	<b>362,148,118.21</b>	<b>354,120,472.59</b>	<b>365,516,412.57</b>	<b>366,919,698.44</b>	<b>385,351,563.05</b>
Locales	13,000,000.00	1,356.99	958,000.00	10,958,000.00	10,958,000.00	13,958,000.00	13,958,000.00	13,958,000.00	13,958,000.00	13,958,000.00	13,958,000.00	13,958,000.00	13,958,000.00	13,958,000.00	13,958,000.00
Extranjero	229,368,140.05	161.50	142,025,423.00	142,113,636.96	222,366,046.27	271,002,330.81	250,396,243.54	215,165,760.18	335,600,112.43	323,458,475.75	348,190,118.21	340,162,472.59	351,558,412.57	352,961,698.44	371,393,563.05
<b>OTROS PASIVOS</b>	<b>43,448,979.99</b>	<b>96.84</b>	<b>44,866,862.26</b>	<b>61,036,130.28</b>	<b>67,822,639.57</b>	<b>71,422,574.65</b>	<b>78,796,967.89</b>	<b>72,240,864.64</b>	<b>77,501,584.86</b>	<b>71,782,468.26</b>	<b>67,948,814.35</b>	<b>71,066,486.10</b>	<b>69,333,959.22</b>	<b>71,696,357.70</b>	<b>88,315,842.25</b>
Locales	40,634,069.60	92.56	43,901,139.32	59,782,662.51	66,569,313.39	70,172,584.15	77,291,200.08	71,015,443.12	76,010,413.78	69,929,986.16	65,924,785.26	68,645,310.99	66,268,002.28	68,501,863.03	84,535,208.92
Extranjero	2,814,910.39	291.48	965,722.94	1,253,467.77	1,253,326.18	1,249,990.50	1,505,767.81	1,225,421.52	1,491,171.08	1,852,482.10	2,024,029.09	2,421,175.11	3,065,956.94	3,194,494.67	3,780,633.33
<b>PATRIMONIO</b>	<b>17,271,341.82</b>	<b>5.48</b>	<b>315,071,319.80</b>	<b>320,231,962.15</b>	<b>323,988,639.51</b>	<b>312,852,804.24</b>	<b>318,595,053.82</b>	<b>323,840,519.45</b>	<b>323,302,272.76</b>	<b>329,239,686.48</b>	<b>334,301,527.26</b>	<b>334,120,539.61</b>	<b>339,345,413.83</b>	<b>344,816,194.79</b>	<b>332,342,661.62</b>
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	1,962,716.17	-108.43	-1,810,172.56	1,995,115.11	1,640,364.26	-834,403.05	-84,531.00	3,023.25	105,352.80	471,656.25	376,595.47	409,850.03	-17,170.29	-4,219.54	152,543.61
Utilidad de Periodos Anteriores	46,777,758.73	-111.56	-41,931,973.77	12,957,002.19	12,957,002.19	-1,173,385.04	4,826,614.96	4,826,614.96	4,826,614.96	4,826,614.96	4,826,614.96	4,845,784.96	4,845,784.96	4,845,784.96	4,845,784.96
Utilidad de Periodo	-31,469,133.08	-53.51	58,813,466.13	5,279,844.85	9,391,273.06	14,860,592.33	13,852,969.86	19,010,881.24	18,370,305.00	23,941,415.27	29,098,316.83	28,864,904.62	34,516,799.16	39,974,629.37	27,344,333.05
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
<b>PASIVO Y PATRIMONIO</b>	<b>513,765,196.05</b>	<b>19.81</b>	<b>2,593,914,399.67</b>	<b>2,579,485,071.19</b>	<b>2,679,769,493.24</b>	<b>2,803,504,591.54</b>	<b>2,789,355,489.39</b>	<b>2,766,864,077.42</b>	<b>2,896,528,262.89</b>	<b>2,868,824,464.45</b>	<b>2,925,945,863.11</b>	<b>2,941,812,361.56</b>	<b>3,004,764,093.62</b>	<b>3,009,850,261.97</b>	<b>3,107,679,595.72</b>