



Banco General, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	2,313,463.12	2,349,279.96	2,395,182.32	2,265,296.29	2,368,845.91	2,381,243.45	2,355,007.21	2,370,492.68	2,409,882.85	
3 Activos Líquidos	455,263.15	395,676.33	431,066.26	318,426.36	385,764.69	355,339.05	327,115.37	303,887.75	340,417.48	
4 Total de Préstamos	1,296,653.67	1,262,962.06	1,271,430.04	1,293,206.15	1,298,168.02	1,309,802.29	1,317,670.86	1,339,595.30	1,344,406.43	
5 Locales	1,289,763.15	1,261,492.06	1,269,780.61	1,291,762.36	1,296,817.81	1,308,526.30	1,316,430.77	1,338,359.36	1,343,012.56	
6 Extranjeros	6,890.52	1,470.00	1,649.42	1,443.79	1,350.20	1,275.99	1,240.10	1,235.95	1,393.87	
7 Total de Inversiones	479,284.66	601,789.25	593,209.91	570,914.62	594,751.05	622,339.13	620,846.46	636,031.62	636,438.04	
8 Total de Depósitos	1,756,075.00	1,732,073.44	1,780,464.58	1,779,124.23	1,860,867.06	1,872,047.81	1,855,246.52	1,869,586.38	1,913,598.02	
9 Locales	1,648,357.44	1,629,508.41	1,655,305.18	1,685,204.56	1,763,085.48	1,746,099.97	1,761,976.27	1,780,577.86	1,800,040.05	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	1,577,961.78	1,599,292.13	1,622,266.02	1,661,048.80	1,740,368.21	1,719,330.21	1,735,928.00	1,760,846.79	1,777,824.09	
12 Depósitos de Bancos	70,395.65	30,216.28	33,039.16	24,155.76	22,717.27	26,769.76	26,048.27	19,731.07	22,215.96	
13 Extranjeros	107,717.56	102,565.02	125,159.39	93,919.67	97,781.58	125,947.85	93,270.25	89,008.53	113,557.97	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	60,711.32	55,523.93	56,378.72	51,081.10	52,026.90	48,365.06	50,232.98	44,419.51	42,449.36	
16 Depósitos de Bancos	47,006.24	47,041.10	68,780.67	42,838.57	45,754.69	77,582.79	43,037.27	44,589.01	71,108.61	
17 Patrimonio Total	260,131.38	261,191.62	268,728.66	277,822.92	296,448.91	297,325.69	301,835.28	303,745.77	300,522.08	
18 PROMEDIO (12 MESES)										
19 Total de Activos	2,313,463.12	2,349,279.96	2,395,182.32	2,265,296.29	2,341,154.52	2,365,261.71	2,375,094.77	2,317,894.48	2,389,364.38	
20 Activos Generadores de Ingresos	1,775,938.33	1,864,751.30	1,864,639.94	1,864,120.78	1,834,428.70	1,898,446.36	1,901,578.64	1,919,873.85	1,936,881.77	
21 Total de Prestamos	1,296,653.67	1,262,962.06	1,271,430.04	1,293,206.15	1,297,410.84	1,286,382.17	1,294,550.45	1,316,400.73	1,321,287.22	
22 Total de Inversiones	479,284.66	601,789.25	593,209.91	570,914.62	537,017.86	612,064.19	607,028.19	603,473.12	615,594.54	
23 Patrimonio Total	260,131.38	261,191.62	268,728.66	277,822.92	278,290.14	279,258.66	285,281.97	290,784.34	298,485.49	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	187,623.07	42,591.24	84,865.85	126,070.61	167,399.31	38,579.71	76,404.00	113,992.83	152,020.14	
26 Egreso de Operaciones	128,003.90	27,125.06	53,688.90	77,338.38	100,134.69	20,732.50	40,761.59	59,812.30	78,338.25	



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27 Ingreso Neto de Intereses	59,619.18	15,466.18	31,176.96	48,732.23	67,264.62	17,847.21	35,642.41	54,180.53	73,681.89			
28 Otros Ingresos	24,721.94	6,411.12	13,815.05	21,251.98	64,470.19	7,603.48	14,967.37	23,033.69	32,993.68			
29 Ingreso de Operaciones	84,341.11	21,877.30	44,992.01	69,984.21	131,734.81	25,450.70	50,609.79	77,214.22	106,675.57			
30 Egresos Generales	47,862.45	12,124.44	24,541.45	37,190.94	51,425.35	12,521.22	25,131.25	38,408.56	52,981.19			
31 Utilidad antes de Provisiones	36,478.67	9,752.86	20,450.55	32,793.27	80,309.45	12,929.47	25,478.53	38,805.66	53,694.38			
32 Utilidad del Periodo	20,878.66	7,877.86	16,200.55	26,093.27	71,059.45	10,679.47	20,978.53	32,055.66	44,246.24			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	30,771.74	30,564.92	26,218.85	25,028.24	25,513.81	25,706.13	24,547.56	27,474.57	27,988.21			
35 Total Provisiones Para Préstamos	33,500.33	33,944.76	33,524.73	33,553.18	33,707.63	35,118.96	34,564.38	35,739.70	35,203.61			
36 Préstamos Vencidos / Préstamos Totales (%)	2.37	2.42	2.06	1.94	1.97	1.96	1.86	2.05	2.08			
37 Provisiones / Préstamos Vencidos (%)	108.87	111.06	127.87	134.06	132.12	136.62	140.81	130.08	125.78			
38 Provisiones para Préstamos / Préstamos Totales (%)	2.58	2.69	2.64	2.59	2.60	2.68	2.62	2.67	2.62			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	11.24	11.12	11.22	12.26	12.51	12.49	12.82	12.81	12.47			
41 Patrimonio / Activos Generadores de Ing. (%)	14.65	14.01	14.41	14.90	15.66	15.39	15.57	15.37	15.17			
42 Patrimonio / Préstamos Totales (%)	20.06	20.68	21.14	21.48	22.84	22.70	22.91	22.67	22.35			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	25.93	22.84	24.21	17.90	20.73	18.98	17.63	16.25	17.79			
45 Activos Líquidos / Activos Totales (%)	19.68	16.84	18.00	14.06	16.28	14.92	13.89	12.82	14.13			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	53.22	57.59	57.53	49.99	52.69	52.23	51.10	50.27	51.05			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.69	1.74	1.87	3.87	2.25	2.21	2.23	2.28			
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.34	1.35	1.54	3.04	1.81	1.77	1.84	1.85			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	12.06	12.06	12.52	25.53	15.30	14.71	14.70	14.82			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	9.14	9.10	9.02	9.13	8.13	8.04	7.92	7.85			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.82	5.76	5.53	5.46	4.37	4.29	4.15	4.04			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.32	3.34	3.49	3.67	3.76	3.75	3.76	3.80	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	55.42	54.55	53.14	39.04	49.20	49.66	49.74	49.67	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.38	1.48	1.52	3.51	1.60	1.57	1.60	1.70	
56 PRODUCTIVIDAD										
57 Número de Empleados	1,322.00	1,313.00	1,345.00	1,373.00	1,364.00	1,361.00	1,345.00	1,336.00	1,301.00	
58 Número de Sucursales	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	
59 Préstamos / Empleados	980.83	961.89	945.30	941.88	951.74	962.38	979.68	1,002.69	1,033.36	
60 Depósitos Totales / Empleados	1,328.35	1,319.17	1,323.77	1,295.79	1,364.27	1,375.49	1,379.37	1,399.39	1,470.87	
61 Utilidad Neta / Empleados	0.00	6.00	12.05	19.00	52.10	7.85	15.60	23.99	34.01	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	2.39	1.36	-1.68	4.64	1.73	
64 Préstamos (%)	0.00	0.00	0.00	0.00	0.12	3.71	3.64	3.59	3.56	
65 Locales (%)	0.00	0.00	0.00	0.00	0.55	3.73	3.67	3.61	3.56	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-80.40	-13.20	-24.82	-14.40	3.23	
67 Depósitos (%)	0.00	0.00	0.00	0.00	5.97	8.08	4.20	5.08	2.83	
68 Locales (%)	0.00	0.00	0.00	0.00	6.96	7.16	6.44	5.66	2.10	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-9.22	22.80	-25.48	-5.23	16.13	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	13.96	13.83	12.32	9.33	1.37	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	35.56	29.49	22.85	-37.73	