



Banco General, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002			2003			2004			
	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	2,368,845.91	2,381,243.45	2,355,007.21	2,370,492.68	2,409,882.85	2,433,125.94	2,448,663.47	2,461,393.65	2,593,914.40	
3 Activos Líquidos	385,764.69	355,339.05	327,115.37	303,887.75	340,417.48	338,504.05	245,383.98	234,317.61	282,232.56	
4 Total de Préstamos	1,298,168.02	1,309,802.29	1,317,670.86	1,339,595.30	1,344,406.43	1,372,467.53	1,377,561.69	1,423,416.52	1,486,243.93	
5 Locales	1,296,817.81	1,308,526.30	1,316,430.77	1,338,359.36	1,343,012.56	1,367,727.94	1,367,383.83	1,412,370.18	1,460,720.78	
6 Extranjeros	1,350.20	1,275.99	1,240.10	1,235.95	1,393.87	4,739.60	10,177.86	11,046.34	25,523.15	
7 Total de Inversiones	594,751.05	622,339.13	620,846.46	636,031.62	636,438.04	640,156.61	744,280.44	719,062.57	742,565.97	
8 Total de Depósitos	1,860,867.06	1,872,047.81	1,855,246.52	1,869,586.38	1,913,598.02	1,921,383.16	1,941,359.07	1,945,520.68	2,090,992.79	
9 Locales	1,763,085.48	1,746,099.97	1,761,976.27	1,780,577.86	1,800,040.05	1,816,694.53	1,838,401.97	1,842,392.86	1,948,653.16	
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	1,740,368.21	1,719,330.21	1,735,928.00	1,760,846.79	1,777,824.09	1,800,050.31	1,803,731.97	1,810,411.46	1,924,536.23	
12 Depósitos de Bancos	22,717.27	26,769.76	26,048.27	19,731.07	22,215.96	16,644.22	34,670.00	31,981.41	24,116.93	
13 Extranjeros	97,781.58	125,947.85	93,270.25	89,008.53	113,557.97	104,688.63	102,957.10	103,127.81	142,339.63	
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	52,026.90	48,365.06	50,232.98	44,419.51	42,449.36	39,634.10	39,074.31	38,551.00	37,614.47	
16 Depósitos de Bancos	45,754.69	77,582.79	43,037.27	44,589.01	71,108.61	65,054.53	63,882.79	64,576.81	104,725.16	
17 Patrimonio Total	296,448.91	297,325.69	301,835.28	303,745.77	300,522.08	304,009.24	308,218.48	313,841.52	315,071.32	
18 PROMEDIO (12 MESES)										
19 Total de Activos	2,341,154.52	2,365,261.71	2,375,094.77	2,317,894.48	2,389,364.38	2,407,184.69	2,401,835.34	2,415,943.17	2,501,898.63	
20 Activos Generadores de Ingresos	1,834,428.70	1,898,446.36	1,901,578.64	1,919,873.85	1,936,881.77	1,972,382.78	2,030,179.73	2,059,053.01	2,104,827.19	
21 Total de Prestamos	1,297,410.84	1,286,382.17	1,294,550.45	1,316,400.73	1,321,287.22	1,341,134.91	1,347,616.28	1,381,505.91	1,415,325.18	
22 Total de Inversiones	537,017.86	612,064.19	607,028.19	603,473.12	615,594.54	631,247.87	682,563.45	677,547.09	689,502.01	
23 Patrimonio Total	278,290.14	279,258.66	285,281.97	290,784.34	298,485.49	300,667.46	305,026.88	308,793.64	307,796.70	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	167,399.31	38,579.71	76,404.00	113,992.83	152,020.14	36,482.09	72,690.18	108,880.26	146,255.54	
26 Egreso de Operaciones	100,134.69	20,732.50	40,761.59	59,812.30	78,338.25	16,931.20	33,378.76	49,821.98	66,674.28	



Banco General, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002			2003			2004			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
27 Ingreso Neto de Intereses	67,264.62	17,847.21	35,642.41	54,180.53	73,681.89	19,550.88	39,311.42	59,058.28	79,581.26	
28 Otros Ingresos	64,470.19	7,603.48	14,967.37	23,033.69	32,993.68	11,802.96	20,646.13	29,949.81	42,517.75	
29 Ingreso de Operaciones	131,734.81	25,450.70	50,609.79	77,214.22	106,675.57	31,353.84	59,957.55	89,008.09	122,099.00	
30 Egresos Generales	51,425.35	12,521.22	25,131.25	38,408.56	52,981.19	13,274.08	26,626.10	40,307.76	54,285.54	
31 Utilidad Antes de Provisiones	80,309.45	12,929.47	25,478.53	38,805.66	53,694.38	18,079.76	33,331.46	48,700.33	67,813.47	
32 Utilidad del Periodo	71,059.45	10,679.47	20,978.53	32,055.66	44,246.24	15,829.76	28,831.46	41,950.33	58,813.47	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	25,513.81	25,706.13	24,547.56	27,474.57	27,988.21	25,607.24	21,870.23	19,723.28	20,739.15	
35 Total Provisiones Para Préstamos	33,707.63	35,118.96	34,564.38	35,739.70	35,203.61	36,204.70	36,967.55	37,989.74	38,539.18	
36 Préstamos Vencidos / Préstamos Totales (%)	1.97	1.96	1.86	2.05	2.08	1.87	1.59	1.39	1.40	
37 Provisiones / Préstamos Vencidos (%)	132.12	136.62	140.81	130.08	125.78	141.38	169.03	192.61	185.83	
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.60	2.68	2.62	2.67	2.62	2.64	2.68	2.67	2.59	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	12.51	12.49	12.82	12.81	12.47	12.49	12.59	12.75	12.15	
41 Patrimonio / Activos Generadores de Ing. (%)	15.66	15.39	15.57	15.37	15.17	15.11	14.53	14.65	14.14	
42 Patrimonio / Préstamos Totales (%)	22.84	22.70	22.91	22.67	22.35	22.15	22.37	22.05	21.20	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	20.73	18.98	17.63	16.25	17.79	17.62	12.64	12.04	13.50	
45 Activos Líquidos / Activos Totales (%)	16.28	14.92	13.89	12.82	14.13	13.91	10.02	9.52	10.88	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	52.69	52.23	51.10	50.27	51.05	50.94	50.98	49.00	49.01	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.87	2.25	2.21	2.23	2.28	3.21	2.84	2.72	2.79	
49 Utilidad Neta / Total de Activos (Promedio) (%)	3.04	1.81	1.77	1.84	1.85	2.63	2.40	2.32	2.35	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	25.53	15.30	14.71	14.70	14.82	21.06	18.90	18.11	19.11	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.13	8.13	8.04	7.92	7.85	7.40	7.16	7.05	6.95	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.46	4.37	4.29	4.15	4.04	3.43	3.29	3.23	3.17	



Banco General, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002		2003				2004			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.67	3.76	3.75	3.76	3.80	3.96	3.87	3.82	3.78	
54 Egresos Generales / Ingresos de Operaciones (%)	39.04	49.20	49.66	49.74	49.67	42.34	44.41	45.29	44.46	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.51	1.60	1.57	1.60	1.70	2.39	2.03	1.94	2.02	
56 PRODUCTIVIDAD										
57 Número de Empleados	1,364.00	1,361.00	1,345.00	1,336.00	1,301.00	1,304.00	1,315.00	1,335.00	1,354.00	
58 Número de Sucursales	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	0.00	
59 Préstamos / Empleados	951.74	962.38	979.68	1,002.69	1,033.36	1,052.51	1,047.58	1,066.23	1,097.67	
60 Depósitos Totales / Empleados	1,364.27	1,375.49	1,379.37	1,399.39	1,470.87	1,473.45	1,476.32	1,457.32	1,544.31	
61 Utilidad Neta / Empleados	52.10	7.85	15.60	23.99	34.01	12.14	21.93	31.42	43.44	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	2.39	1.36	-1.68	4.64	1.73	2.18	3.98	3.83	7.64	
64 Préstamos (%)	0.12	3.71	3.64	3.59	3.56	4.78	4.55	6.26	10.55	
65 Locales (%)	0.55	3.73	3.67	3.61	3.56	4.52	3.87	5.53	8.76	
66 Extranjeros (%)	-80.40	-13.20	-24.82	-14.40	3.23	271.45	720.73	793.76	1,731.10	
67 Depósitos (%)	5.97	8.08	4.20	5.08	2.83	2.64	4.64	4.06	9.27	
68 Locales (%)	6.96	7.16	6.44	5.66	2.10	4.04	4.34	3.47	8.26	
69 Extranjeros (%)	-9.22	22.80	-25.48	-5.23	16.13	-16.88	10.39	15.86	25.35	
70 Patrimonio (%)	13.96	13.83	12.32	9.33	1.37	2.25	2.11	3.32	4.84	
71 Utilidad Neta (%)	-1,575.45	35.56	29.49	22.85	-37.73	48.23	37.43	30.87	32.92	