



Banco General, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	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	2,409,882.85	2,433,125.94	2,448,663.47	2,461,393.65	2,593,914.40	2,803,504.59	2,896,528.26	2,941,812.36	3,107,679.60	
3 Activos Líquidos	340,417.48	338,504.05	245,383.98	234,317.61	282,232.56	320,202.83	278,010.30	321,042.72	364,661.70	
4 Total de Préstamos	1,344,406.43	1,372,467.53	1,377,561.69	1,423,416.52	1,486,243.93	1,733,885.18	1,804,852.91	1,867,174.18	1,899,746.90	
5 Locales	1,343,012.56	1,367,377.94	1,367,033.83	1,412,020.18	1,460,370.78	1,707,283.78	1,777,956.64	1,841,001.94	1,868,703.68	
6 Extranjeros	1,393.87	5,089.60	10,527.86	11,396.34	25,873.15	26,601.41	26,896.28	26,172.24	31,043.22	
7 Total de Inversiones	636,438.04	640,156.61	744,280.44	719,062.57	742,565.97	647,843.44	709,353.16	648,305.18	743,249.87	
8 Total de Depósitos	1,913,598.02	1,921,383.16	1,941,359.07	1,945,520.68	2,090,992.79	2,134,268.88	2,146,166.29	2,182,504.86	2,301,669.53	
9 Locales	1,800,040.05	1,816,694.53	1,838,401.97	1,842,392.86	1,948,653.16	2,009,990.85	2,018,420.61	2,036,469.84	2,120,596.13	
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	1,777,824.09	1,800,050.31	1,803,731.97	1,810,411.46	1,924,536.23	1,908,066.72	1,899,662.30	1,931,445.07	2,007,917.26	
12 Depósitos de Bancos	22,215.96	16,644.22	34,670.00	31,981.41	24,116.93	101,924.13	118,758.32	105,024.77	112,678.86	
13 Extranjeros	113,557.97	104,688.63	102,957.10	103,127.81	142,339.63	124,278.03	127,745.68	146,035.02	181,073.40	
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	42,449.36	39,634.10	39,074.31	38,551.00	37,614.47	38,494.26	35,591.55	48,195.09	46,714.01	
16 Depósitos de Bancos	71,108.61	65,054.53	63,882.79	64,576.81	104,725.16	85,783.77	92,154.13	97,839.94	134,359.40	
17 Patrimonio Total	300,522.08	304,009.24	308,218.48	313,841.52	315,071.32	312,852.80	323,302.27	334,120.54	332,342.66	
18 PROMEDIO (12 MESES)										
19 Total de Activos	2,389,364.38	2,407,184.69	2,401,835.34	2,415,943.17	2,501,898.63	2,618,315.27	2,672,595.87	2,701,603.01	2,850,797.00	
20 Activos Generadores de Ingresos	1,936,881.77	1,972,382.78	2,030,179.73	2,059,053.01	2,104,827.19	2,197,176.38	2,318,024.10	2,328,979.22	2,435,903.34	
21 Total de Prestamos	1,321,287.22	1,341,134.91	1,347,616.28	1,381,505.91	1,415,325.18	1,553,176.36	1,591,207.30	1,645,295.35	1,692,995.42	
22 Total de Inversiones	615,594.54	631,247.87	682,563.45	677,547.09	689,502.01	644,000.03	726,816.80	683,683.87	742,907.92	
23 Patrimonio Total	298,485.49	300,667.46	305,026.88	308,793.64	307,796.70	308,431.02	315,760.38	323,981.03	323,706.99	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	152,020.14	36,482.09	72,690.18	108,880.26	146,255.54	38,480.03	79,406.13	123,584.58	170,459.25	
26 Egreso de Operaciones	78,338.25	16,931.20	33,378.76	49,821.98	66,674.28	17,705.34	37,086.31	58,400.56	81,876.35	



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27 Ingreso Neto de Intereses	73,681.89	19,550.88	39,311.42	59,058.28	79,581.26	20,774.70	42,319.82	65,184.02	88,582.90			
28 Otros Ingresos	32,993.68	11,802.96	20,646.13	29,949.81	42,517.75	10,115.57	21,588.96	33,088.42	45,995.72			
29 Ingreso de Operaciones	106,675.57	31,353.84	59,957.55	89,008.09	122,099.00	30,890.26	63,908.77	98,272.44	134,578.61			
30 Egresos Generales	52,981.19	13,274.08	26,626.10	40,307.76	54,285.54	12,279.67	27,538.47	43,157.54	65,196.89			
31 Utilidad Antes de Provisiones	53,694.38	18,079.76	33,331.46	48,700.33	67,813.47	18,610.59	36,370.31	55,114.90	69,381.72			
32 Utilidad del Periodo	44,246.24	15,829.76	28,831.46	41,950.33	58,813.47	14,860.59	30,370.31	46,864.90	66,528.25			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	27,988.21	25,607.24	21,870.23	19,723.28	20,739.15	21,200.55	25,134.01	29,438.50	21,494.08			
35 Total Provisiones Para Préstamos	35,203.61	36,204.70	36,967.55	37,989.74	38,539.18	44,232.93	45,615.82	47,124.50	40,529.87			
36 Préstamos Vencidos / Préstamos Totales (%)	2.08	1.87	1.59	1.39	1.40	1.22	1.39	1.58	1.13			
37 Provisiones / Préstamos Vencidos (%)	125.78	141.38	169.03	192.61	185.83	208.64	181.49	160.08	188.56			
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.62	2.64	2.68	2.67	2.59	2.55	2.53	2.52	2.13			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	12.47	12.49	12.59	12.75	12.15	11.16	11.16	11.36	10.69			
41 Patrimonio / Activos Generadores de Ing. (%)	15.17	15.11	14.53	14.65	14.14	13.14	12.86	13.28	12.57			
42 Patrimonio / Préstamos Totales (%)	22.35	22.15	22.37	22.05	21.20	18.04	17.91	17.89	17.49			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	17.79	17.62	12.64	12.04	13.50	15.00	12.95	14.71	15.84			
45 Activos Líquidos / Activos Totales (%)	14.13	13.91	10.02	9.52	10.88	11.42	9.60	10.91	11.73			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	51.05	50.94	50.98	49.00	49.01	45.36	46.01	44.41	48.14			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.28	3.21	2.84	2.72	2.79	2.71	2.62	2.68	2.73			
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.85	2.63	2.40	2.32	2.35	2.27	2.27	2.31	2.33			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	14.82	21.06	18.90	18.11	19.11	19.27	19.24	19.29	20.55			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.85	7.40	7.16	7.05	6.95	7.01	6.85	7.08	7.00			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.04	3.43	3.29	3.23	3.17	3.22	3.20	3.34	3.36			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.80	3.96	3.87	3.82	3.78	3.78	3.65	3.73	3.64	
54 Egresos Generales / Ingresos de Operaciones (%)	49.67	42.34	44.41	45.29	44.46	39.75	43.09	43.92	48.45	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.70	2.39	2.03	1.94	2.02	1.84	1.86	1.89	1.89	
56 PRODUCTIVIDAD										
57 Número de Empleados	1,301.00	1,304.00	1,315.00	1,335.00	1,354.00	1,375.00	1,434.00	1,451.00	1,495.00	
58 Número de Sucursales	34.00	34.00	34.00	34.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	1,033.36	1,052.51	1,047.58	1,066.23	1,097.67	1,261.01	1,258.61	1,286.82	1,270.73	
60 Depósitos Totales / Empleados	1,470.87	1,473.45	1,476.32	1,457.32	1,544.31	1,552.20	1,496.63	1,504.14	1,539.58	
61 Utilidad Neta / Empleados	34.01	12.14	21.93	31.42	43.44	10.81	21.18	32.30	44.50	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	1.73	2.18	3.98	3.83	7.64	15.22	18.29	19.52	19.81	
64 Préstamos (%)	3.56	4.78	4.55	6.26	10.55	26.33	31.02	31.18	27.82	
65 Locales (%)	3.56	4.50	3.84	5.50	8.74	24.86	30.06	30.38	27.96	
66 Extranjeros (%)	3.23	298.88	748.96	822.08	1,756.21	422.66	155.48	129.65	19.98	
67 Depósitos (%)	2.83	2.64	4.64	4.06	9.27	11.08	10.55	12.18	10.08	
68 Locales (%)	2.10	4.04	4.34	3.47	8.26	10.64	9.79	10.53	8.82	
69 Extranjeros (%)	16.13	-16.88	10.39	15.86	25.35	18.71	24.08	41.61	27.21	
70 Patrimonio (%)	1.37	2.25	2.11	3.32	4.84	2.91	4.89	6.46	5.48	
71 Utilidad Neta (%)	-37.73	48.23	37.43	30.87	32.92	-6.12	5.34	11.72	13.12	