



Banco General, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

| | 2006 | | 2007 | | | | 2008 | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--|
| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | |
| BALANCE DE SITUACION | | | | | | | | | | |
| Total de Activos | 3,536,688.14 | 3,609,964.89 | 3,735,729.42 | 7,128,307.07 | 7,291,660.14 | 7,485,236.54 | 7,554,147.23 | 7,635,316.83 | 7,970,352.60 | |
| Activos Líquidos | 366,023.11 | 340,526.63 | 439,185.99 | 516,391.75 | 538,912.05 | 635,517.64 | 427,863.07 | 393,113.90 | 514,000.60 | |
| Total de Préstamos | 2,186,354.82 | 2,254,868.33 | 2,381,164.00 | 4,844,613.40 | 4,846,652.98 | 4,877,229.21 | 5,045,220.00 | 5,233,670.74 | 5,328,455.64 | |
| Locales | 2,147,533.32 | 2,216,324.01 | 2,323,508.67 | 4,164,827.24 | 4,131,905.92 | 4,202,305.22 | 4,308,760.26 | 4,450,709.55 | 4,497,675.11 | |
| Extranjeros | 38,821.50 | 38,544.31 | 57,655.33 | 679,786.15 | 714,747.05 | 674,924.00 | 736,459.74 | 782,961.19 | 830,780.52 | |
| Total de Inversiones | 870,310.77 | 887,797.39 | 776,072.39 | 1,426,106.10 | 1,567,023.32 | 1,623,461.34 | 1,738,920.61 | 1,673,289.98 | 1,806,055.57 | |
| Total de Depósitos | 2,579,608.90 | 2,714,803.62 | 2,792,102.48 | 5,104,824.40 | 5,212,462.60 | 5,470,960.12 | 5,596,248.13 | 5,693,623.38 | 5,930,541.88 | |
| Locales | 2,388,188.62 | 2,514,632.09 | 2,571,296.72 | 4,501,791.28 | 4,663,555.09 | 4,763,489.10 | 4,953,296.55 | 5,067,451.60 | 5,366,492.22 | |
| Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Depósitos de Particulares | 2,263,065.17 | 2,374,028.31 | 2,457,446.08 | 4,323,296.72 | 4,497,757.85 | 4,613,856.17 | 4,775,640.90 | 4,915,828.21 | 5,328,350.01 | |
| Depósitos de Bancos | 125,123.45 | 140,603.78 | 113,850.64 | 178,494.56 | 165,797.24 | 149,632.93 | 177,655.65 | 151,623.39 | 38,142.21 | |
| Extranjeros | 191,420.28 | 200,171.53 | 220,805.76 | 603,033.12 | 548,907.50 | 707,471.02 | 642,951.58 | 626,171.79 | 564,049.66 | |
| Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Depósitos de Particulares | 28,604.77 | 29,898.36 | 31,605.63 | 335,111.57 | 337,171.61 | 362,164.65 | 345,406.93 | 314,347.04 | 283,236.76 | |
| Depósitos de Bancos | 162,815.51 | 170,273.17 | 189,200.13 | 267,921.55 | 211,735.89 | 345,306.37 | 297,544.66 | 311,824.75 | 280,812.90 | |
| Patrimonio Total | 350,125.96 | 375,900.91 | 384,858.65 | 757,410.95 | 765,225.72 | 802,657.04 | 820,035.88 | 840,243.63 | 836,681.60 | |
| PROMEDIO (12 MESES) | | | | | | | | | | |
| Total de Activos | 3,322,183.87 | 3,362,806.77 | 3,489,097.69 | 5,226,709.19 | 5,414,174.14 | 5,547,600.72 | 5,644,938.32 | 7,381,811.95 | 7,631,006.37 | |
| Activos Generadores de Ingresos | 2,849,831.18 | 2,929,370.03 | 2,990,037.74 | 4,582,352.48 | 4,735,170.94 | 4,821,678.14 | 4,970,688.50 | 6,588,840.11 | 6,774,093.75 | |
| Total de Prestamos | 2,043,050.86 | 2,097,346.63 | 2,203,600.40 | 3,480,980.02 | 3,516,503.90 | 3,566,048.77 | 3,713,192.00 | 5,039,142.07 | 5,087,554.31 | |
| Total de Inversiones | 806,780.32 | 832,023.41 | 786,437.34 | 1,101,372.46 | 1,218,667.05 | 1,255,629.37 | 1,257,496.50 | 1,549,698.04 | 1,686,539.44 | |
| Patrimonio Total | 341,234.31 | 358,801.78 | 368,055.80 | 562,287.06 | 557,675.84 | 589,278.97 | 602,447.26 | 798,827.29 | 800,953.66 | |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| Ingreso por Intereses | 221,671.55 | 60,645.28 | 123,799.06 | 190,540.24 | 315,288.80 | 119,637.63 | 234,585.86 | 350,827.86 | 470,366.79 | |
| Egreso de Operaciones | 119,616.27 | 34,446.79 | 70,086.60 | 108,542.74 | 179,229.22 | 66,019.20 | 127,262.42 | 185,561.33 | 245,386.15 | |



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| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Ingreso Neto de Intereses | 102,055.28 | 26,198.49 | 53,712.46 | 81,997.49 | 136,059.57 | 53,618.43 | 107,323.44 | 165,266.53 | 224,980.65 |
| Otros Ingresos | 60,262.69 | 14,659.30 | 31,381.86 | 49,585.81 | 75,770.26 | 42,790.78 | 74,889.28 | 100,232.66 | 125,968.01 |
| Ingreso de Operaciones | 162,317.97 | 40,857.80 | 85,094.32 | 131,583.30 | 211,829.83 | 96,409.21 | 182,212.72 | 265,499.19 | 350,948.66 |
| Egresos Generales | 75,884.63 | 20,464.88 | 43,168.15 | 67,748.77 | 104,965.25 | 40,563.99 | 82,677.12 | 125,295.87 | 173,631.73 |
| Utilidad Antes de Provisiones | 86,433.34 | 20,392.92 | 41,926.18 | 63,834.54 | 106,864.58 | 55,845.22 | 99,535.60 | 140,203.32 | 177,316.93 |
| Utilidad del Periodo | 78,933.34 | 18,517.92 | 38,176.18 | 58,209.54 | 98,264.58 | 51,945.22 | 91,735.60 | 128,503.32 | 159,716.93 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| Total de Préstamos Vencidos | 19,885.87 | 19,797.40 | 20,259.11 | 30,742.35 | 34,847.81 | 34,784.10 | 36,477.84 | 33,443.49 | 37,368.38 |
| Total Provisiones Para Préstamos | 42,971.67 | 43,790.58 | 44,385.61 | 83,991.22 | 82,861.61 | 83,752.06 | 84,307.98 | 85,121.17 | 84,339.74 |
| Préstamos Vencidos / Préstamos Totales (%) | 0.91 | 0.88 | 0.85 | 0.63 | 0.72 | 0.71 | 0.72 | 0.64 | 0.70 |
| Provisiones / Préstamos Vencidos (%) | 216.09 | 221.19 | 219.09 | 273.21 | 237.78 | 240.78 | 231.12 | 254.52 | 225.70 |
| Provisiones Para Préstamos / Préstamos Totales (%) | 1.97 | 1.94 | 1.86 | 1.73 | 1.71 | 1.72 | 1.67 | 1.63 | 1.58 |
| RAZONES DE CAPITAL | | | | | | | | | |
| Patrimonio / Activos Totales (%) | 9.90 | 10.41 | 10.30 | 10.63 | 10.49 | 10.72 | 10.86 | 11.00 | 10.50 |
| Patrimonio / Activos Generadores de Ing. (%) | 11.45 | 11.96 | 12.19 | 12.08 | 11.93 | 12.35 | 12.09 | 12.17 | 11.73 |
| Patrimonio / Préstamos Totales (%) | 16.01 | 16.67 | 16.16 | 15.63 | 15.79 | 16.46 | 16.25 | 16.05 | 15.70 |
| Indice de Adecuacion de Capital | 17.00 | 17.18 | 16.63 | 15.30 | 15.36 | 16.42 | 16.51 | 16.65 | 16.30 |
| LIQUIDEZ | | | | | | | | | |
| Activos Líquidos / Total de Depósitos (%) | 14.19 | 12.54 | 15.73 | 10.12 | 10.34 | 11.62 | 7.65 | 6.90 | 8.67 |
| Activos Líquidos / Activos Totales (%) | 10.35 | 9.43 | 11.76 | 7.24 | 7.39 | 8.49 | 5.66 | 5.15 | 6.45 |
| Activos Líquidos + Inversiones / Depósitos Totales (%) | 47.93 | 45.25 | 43.52 | 38.05 | 40.40 | 41.29 | 38.72 | 36.29 | 39.12 |
| RENTABILIDAD | | | | | | | | | |
| Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 2.77 | 2.53 | 2.55 | 1.69 | 2.08 | 4.31 | 3.69 | 2.60 | 2.36 |
| Utilidad Neta / Total de Activos (Promedio) (%) | 2.38 | 2.20 | 2.19 | 1.48 | 1.81 | 3.75 | 3.25 | 2.32 | 2.09 |
| Utilidad Neta / Patrimonio Total (Promedio) (%) | 23.13 | 20.64 | 20.74 | 13.80 | 17.62 | 35.26 | 30.45 | 21.45 | 19.94 |
| Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 7.78 | 8.28 | 8.28 | 5.54 | 6.66 | 9.92 | 9.44 | 7.10 | 6.94 |
| Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 4.20 | 4.70 | 4.69 | 3.16 | 3.79 | 5.48 | 5.12 | 3.76 | 3.62 |
| Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 3.58 | 3.58 | 3.59 | 2.39 | 2.87 | 4.45 | 4.32 | 3.34 | 3.32 |



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|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Egresos Generales / Ingresos de Operaciones (%) | 46.75 | 50.09 | 50.73 | 51.49 | 49.55 | 42.07 | 45.37 | 47.19 | 49.47 |
| Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 2.11 | 2.00 | 2.10 | 1.44 | 1.60 | 3.55 | 3.01 | 2.03 | 1.86 |
| PRODUCTIVIDAD | | | | | | | | | |
| Número de Empleados | 1,628.00 | 1,616.00 | 1,590.00 | 1,650.00 | 2,550.00 | 2,549.00 | 2,550.00 | 2,551.00 | 2,866.00 |
| Número de Sucursales | 37.00 | 37.00 | 38.00 | 56.00 | 56.00 | 56.00 | 58.00 | 59.00 | 59.00 |
| Préstamos / Empleados | 1,342.97 | 1,395.34 | 1,497.59 | 2,936.13 | 1,900.65 | 1,913.39 | 1,978.52 | 2,051.62 | 1,859.20 |
| Depósitos Totales / Empleados | 1,584.53 | 1,679.95 | 1,756.04 | 3,093.83 | 2,044.10 | 2,146.32 | 2,194.61 | 2,231.92 | 2,069.27 |
| Utilidad Neta / Empleados | 48.48 | 11.46 | 24.01 | 35.28 | 38.54 | 20.38 | 35.97 | 50.37 | 55.73 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| Activos (%) | 13.80 | 15.87 | 15.21 | 114.38 | 106.17 | 107.35 | 102.21 | 7.11 | 9.31 |
| Préstamos (%) | 15.09 | 16.24 | 17.53 | 128.81 | 121.68 | 116.30 | 111.88 | 8.03 | 9.94 |
| Locales (%) | 14.92 | 15.96 | 16.16 | 99.05 | 92.40 | 89.61 | 85.44 | 6.86 | 8.85 |
| Extranjeros (%) | 25.06 | 34.86 | 123.81 | 2,618.94 | 1,741.11 | 1,651.03 | 1,177.35 | 15.18 | 16.23 |
| Depósitos (%) | 12.08 | 19.67 | 20.24 | 114.18 | 102.06 | 101.52 | 100.43 | 11.53 | 13.78 |
| Locales (%) | 12.62 | 20.08 | 20.39 | 104.78 | 95.28 | 89.43 | 92.64 | 12.57 | 15.07 |
| Extranjeros (%) | 5.71 | 14.72 | 18.48 | 225.85 | 186.76 | 253.43 | 191.18 | 3.84 | 2.76 |
| Patrimonio (%) | 5.35 | 10.01 | 9.57 | 106.29 | 118.56 | 113.53 | 113.07 | 10.94 | 9.34 |
| Utilidad Neta (%) | 18.65 | 6.68 | 7.65 | -1.46 | 24.49 | 180.51 | 140.30 | 120.76 | 62.54 |
| CLASIFICACION PRESTAMOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Normal | 2,082,515.95 | 2,167,764.39 | 2,285,382.86 | 4,561,214.91 | 4,672,249.10 | 4,718,565.21 | 4,906,798.15 | 5,101,637.00 | 5,193,276.44 |
| Mencion Especial | 107,993.16 | 94,423.79 | 100,670.87 | 289,380.53 | 182,112.83 | 157,651.09 | 151,513.41 | 152,471.95 | 156,332.66 |
| Subnormal | 21,067.73 | 18,496.27 | 21,960.84 | 43,224.33 | 41,641.89 | 52,746.41 | 41,382.90 | 27,021.83 | 31,315.12 |
| Dudoso | 14,505.49 | 14,969.75 | 14,363.58 | 28,455.03 | 29,250.42 | 27,048.21 | 25,584.72 | 32,162.48 | 27,931.96 |
| Irrecuperable | 3,244.16 | 3,004.70 | 3,171.45 | 6,329.82 | 4,260.35 | 4,970.35 | 4,248.80 | 5,498.65 | 3,939.19 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| Comercio | | | | | | | | | |
| Zona Libre | 8.10 | 8.18 | 8.36 | 8.04 | 7.86 | 7.57 | 7.40 | 6.95 | 7.37 |
| Resto del País | 8.14 | 8.13 | 8.47 | 8.50 | 8.23 | 8.14 | 7.51 | 7.43 | 7.82 |



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| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |
|------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Al por Menor | 9.48 | 9.34 | 9.16 | 9.16 | 9.19 | 9.28 | 9.28 | 9.06 | 9.12 |
| Consumo | | | | | | | | | |
| Vivienda Hipotecaria | 7.57 | 7.59 | 7.53 | 7.23 | 7.22 | 7.16 | 7.10 | 5.30 | 5.28 |
| Prestamo Personal Auto | 8.80 | 8.74 | 9.04 | 8.46 | 8.64 | 8.67 | 8.65 | 8.64 | 8.67 |
| Prestamo Personal | 13.07 | 13.12 | 13.04 | 11.77 | 11.76 | 11.96 | 11.82 | 11.94 | 11.79 |
| Tarjeta de Crédito | 16.92 | 17.07 | 16.93 | 16.37 | 16.34 | 16.36 | 16.36 | 16.36 | 16.18 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| Persona Natural | 4.81 | 4.87 | 5.01 | 5.18 | 5.11 | 4.92 | 4.58 | 0.00 | 4.17 |
| Persona Juridica | 4.98 | 5.11 | 5.15 | 5.32 | 5.26 | 4.97 | 4.66 | 0.00 | 4.26 |