



**Banco General, S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	7,291,660.14	7,485,236.54	7,554,147.23	7,635,316.83	7,970,352.60	7,891,446.31	7,910,741.99	7,874,042.27	8,030,100.09	
Activos Líquidos	538,912.05	635,517.64	427,863.07	393,113.90	514,000.60	455,157.95	366,392.72	461,648.39	532,878.56	
Total de Préstamos	4,846,652.98	4,877,229.21	5,045,220.00	5,233,670.74	5,328,455.64	5,300,538.33	5,176,928.75	5,141,875.08	5,225,325.44	
Locales	4,131,905.92	4,202,305.22	4,308,760.26	4,450,709.55	4,497,675.11	4,528,119.29	4,455,517.43	4,479,564.03	4,581,622.26	
Extranjeros	714,747.05	674,924.00	736,459.74	782,961.19	830,780.52	772,419.04	721,411.32	662,311.05	643,703.18	
Total de Inversiones	1,567,023.32	1,623,461.34	1,738,920.61	1,673,289.98	1,806,055.57	1,829,632.30	2,047,481.18	1,947,108.64	1,938,585.29	
Total de Depósitos	5,212,462.60	5,470,960.12	5,596,248.13	5,693,623.38	5,930,541.88	5,996,254.80	6,078,398.46	6,186,567.79	6,347,135.00	
Locales	4,663,555.09	4,763,489.10	4,953,296.55	5,067,451.60	5,366,492.22	5,381,285.82	5,537,615.93	5,656,960.14	5,792,231.51	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	4,497,757.85	4,613,856.17	4,775,640.90	4,915,828.21	5,328,350.01	5,332,090.49	5,476,197.95	5,603,040.37	5,730,545.73	
Depósitos de Bancos	165,797.24	149,632.93	177,655.65	151,623.39	38,142.21	49,195.34	61,417.97	53,919.77	61,685.78	
Extranjeros	548,907.50	707,471.02	642,951.58	626,171.79	564,049.66	614,968.97	540,782.53	529,607.64	554,903.49	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	337,171.61	362,164.65	345,406.93	314,347.04	283,236.76	295,514.98	297,082.15	293,549.60	303,496.12	
Depósitos de Bancos	211,735.89	345,306.37	297,544.66	311,824.75	280,812.90	319,453.99	243,700.38	236,058.05	251,407.37	
Patrimonio Total	765,225.72	802,657.04	820,035.88	840,243.63	836,681.60	862,218.65	890,443.24	826,629.37	828,749.55	
PROMEDIO (12 MESES)										
Total de Activos	5,414,174.14	5,547,600.72	5,644,938.32	7,381,811.95	7,631,006.37	7,688,341.42	7,732,444.61	7,754,679.55	8,000,226.35	
Activos Generadores de Ingresos	4,735,170.94	4,821,678.14	4,970,688.50	6,588,840.11	6,774,093.75	6,815,430.60	7,004,275.27	6,997,972.22	7,149,210.97	
Total de Prestamos	3,516,503.90	3,566,048.77	3,713,192.00	5,039,142.07	5,087,554.31	5,088,883.77	5,111,074.37	5,187,772.91	5,276,890.54	
Total de Inversiones	1,218,667.05	1,255,629.37	1,257,496.50	1,549,698.04	1,686,539.44	1,726,546.82	1,893,200.90	1,810,199.31	1,872,320.43	
Patrimonio Total	557,675.84	589,278.97	602,447.26	798,827.29	800,953.66	832,437.84	855,239.56	833,436.50	832,715.58	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	315,288.80	119,637.63	234,585.86	350,827.86	470,366.79	116,588.24	232,289.70	348,588.16	466,146.68	
Egreso de Operaciones	179,229.22	66,019.20	127,262.42	185,561.33	245,386.15	53,294.88	106,093.80	157,245.67	207,655.71	



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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	136,059.57	53,618.43	107,323.44	165,266.53	224,980.65	63,293.36	126,195.89	191,342.49	258,490.97
Otros Ingresos	75,770.26	42,790.78	74,889.28	100,232.66	125,968.01	25,343.71	51,840.51	79,631.69	108,550.67
Ingreso de Operaciones	211,829.83	96,409.21	182,212.72	265,499.19	350,948.66	88,637.07	178,036.40	270,974.18	367,041.64
Egresos Generales	104,965.25	40,563.99	82,677.12	125,295.87	173,631.73	42,805.63	85,927.17	129,716.00	178,764.21
Utilidad Antes de Provisiones	106,864.58	55,845.22	99,535.60	140,203.32	177,316.93	45,831.44	92,109.24	141,258.18	188,277.43
Utilidad del Periodo	98,264.58	51,945.22	91,735.60	128,503.32	159,716.93	41,331.44	83,109.24	127,758.18	168,277.43
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	34,847.81	34,784.10	36,477.84	33,443.49	37,368.38	42,426.56	38,958.93	44,036.92	40,331.65
Total Provisiones Para Préstamos	82,861.61	83,752.06	84,307.98	85,121.17	84,339.74	85,984.05	86,676.78	87,081.42	83,622.93
Préstamos Vencidos / Préstamos Totales (%)	0.72	0.71	0.72	0.64	0.70	0.80	0.75	0.86	0.77
Provisiones / Préstamos Vencidos (%)	237.78	240.78	231.12	254.52	225.70	202.67	222.48	197.75	207.34
Provisiones para Préstamos / Préstamos Totales (%)	1.71	1.72	1.67	1.63	1.58	1.62	1.67	1.69	1.60
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	10.49	10.72	10.86	11.00	10.50	10.93	11.26	10.50	10.32
Patrimonio / Activos Generadores de Ing. (%)	11.93	12.35	12.09	12.17	11.73	12.09	12.33	11.66	11.57
Patrimonio / Préstamos Totales (%)	15.79	16.46	16.25	16.05	15.70	16.27	17.20	16.08	15.86
Indice de Adecuacion de Capital	15.36	16.42	16.51	16.65	0.00	17.00	18.10	17.73	18.03
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	10.34	11.62	7.65	6.90	8.67	7.59	6.03	7.46	8.40
Activos Líquidos / Activos Totales (%)	7.39	8.49	5.66	5.15	6.45	5.77	4.63	5.86	6.64
Activos Líquidos + Inversiones / Depósitos Totales (%)	40.40	41.29	38.72	36.29	39.12	38.10	39.71	38.94	38.94
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.08	4.31	3.69	2.60	2.36	2.43	2.37	2.43	2.35
Utilidad Neta / Total de Activos (Promedio) (%)	1.81	3.75	3.25	2.32	2.09	2.15	2.15	2.20	2.10
Utilidad Neta / Patrimonio Total (Promedio) (%)	17.62	35.26	30.45	21.45	19.94	19.86	19.44	20.44	20.21
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.66	9.92	9.44	7.10	6.94	6.84	6.63	6.64	6.52
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.79	5.48	5.12	3.76	3.62	3.13	3.03	3.00	2.90



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.87	4.45	4.32	3.34	3.32	3.71	3.60	3.65	3.62
Egresos Generales / Ingresos de Operaciones (%)	49.55	42.07	45.37	47.19	49.47	48.29	48.26	47.87	48.70
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.60	3.55	3.01	2.03	1.86	1.49	1.48	1.52	1.52
PRODUCTIVIDAD									
Número de Empleados	2,550.00	2,549.00	2,550.00	2,551.00	2,866.00	2,842.00	2,838.00	2,859.00	2,857.00
Número de Sucursales	56.00	56.00	58.00	59.00	59.00	0.00	59.00	0.00	0.00
Préstamos / Empleados	1,900.65	1,913.39	1,978.52	2,051.62	1,859.20	1,865.07	1,824.15	1,798.49	1,828.96
Depósitos Totales / Empleados	2,044.10	2,146.32	2,194.61	2,231.92	2,069.27	2,109.87	2,141.79	2,163.89	2,221.61
Utilidad Neta / Empleados	38.54	20.38	35.97	50.37	55.73	14.54	29.28	44.69	58.90
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	106.17	107.35	102.21	7.11	9.31	5.43	4.72	3.13	0.75
Préstamos (%)	121.68	116.30	111.88	8.03	9.94	8.68	2.61	-1.75	-1.94
Locales (%)	92.40	89.61	85.44	6.86	8.85	7.75	3.41	0.65	1.87
Extranjeros (%)	1,741.11	1,651.03	1,177.35	15.18	16.23	14.45	-2.04	-15.41	-22.52
Depósitos (%)	102.06	101.52	100.43	11.53	13.78	9.60	8.62	8.66	7.02
Locales (%)	95.28	89.43	92.64	12.57	15.07	12.97	11.80	11.63	7.93
Extranjeros (%)	186.76	253.43	191.18	3.84	2.76	-13.08	-15.89	-15.42	-1.62
Patrimonio (%)	118.56	113.53	113.07	10.94	9.34	7.42	8.59	-1.62	-0.95
Utilidad Neta (%)	24.49	180.51	140.30	120.76	62.54	-20.43	-9.40	-0.58	5.36
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	4,672,249.10	4,718,565.21	4,906,798.15	5,101,637.00	5,193,276.44	5,156,396.05	5,013,627.37	4,998,914.82	5,085,938.10
Mencion Especial	182,112.83	157,651.09	151,513.41	152,471.95	156,332.66	169,430.82	189,582.48	170,742.58	171,066.66
Subnormal	41,641.89	52,746.41	41,382.90	27,021.83	31,315.12	30,973.50	34,810.07	33,920.28	32,084.31
Dudoso	29,250.42	27,048.21	25,584.72	32,162.48	27,931.96	25,357.93	21,336.72	21,597.79	16,034.70
Irrecuperable	4,260.35	4,970.35	4,248.80	5,498.65	3,939.19	4,364.07	4,248.88	3,781.02	3,824.59
TASA DE INTERES ACTIVA									
Comercio									



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Zona Libre	12.45	10.61	10.78	10.34	7.82	7.62	7.86	8.05	7.84
Resto del País	12.82	11.74	10.97	10.63	8.38	8.33	8.22	8.04	8.44
Al por Menor	8.34	8.38	8.32	8.09	8.42	8.72	8.53	8.75	8.56
Consumo									
Vivienda Hipotecaria	5.63	5.66	5.59	5.57	5.60	5.64	5.58	5.64	5.79
Prestamo Personal Auto	9.63	9.92	9.88	9.87	9.83	10.00	10.05	10.12	10.27
Prestamo Personal	9.09	9.30	9.11	9.08	8.94	9.14	9.16	9.14	8.71
Tarjeta de Crédito	17.75	17.37	17.85	18.54	18.16	18.29	18.50	18.23	18.19
TASA DE INTERES PASIVA									
Persona Natural	5.11	4.92	4.58	4.29	4.17	4.11	4.09	4.03	3.94
Persona Juridica	5.26	4.97	4.66	4.38	4.26	4.18	4.14	4.05	3.97