

BANCO GENERAL, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	7,970,352.60	7,891,446.31	7,910,741.99	7,874,042.27	8,030,100.09	8,049,563.87	8,114,984.67	8,243,748.67	0.00
ACTIVOS LIQUIDOS	514,000.60	455,157.95	366,392.72	461,648.39	532,878.56	491,526.61	830,092.74	731,318.41	0.00
TOTAL DE PRESTAMOS	5,328,455.64	5,300,538.33	5,176,928.75	5,141,875.08	5,225,325.44	5,208,809.79	5,028,634.58	5,167,087.79	0.00
LOCALES	4,497,675.11	4,528,119.29	4,455,517.43	4,479,564.03	4,581,622.26	4,572,695.16	4,677,330.53	4,839,892.01	0.00
EXTRANJEROS	830,780.52	772,419.04	721,411.32	662,311.05	643,703.18	636,114.62	351,304.05	327,195.78	0.00
TOTAL DE INVERSIONES	1,806,055.57	1,829,632.30	2,047,481.18	1,947,108.64	1,938,585.29	2,044,770.00	1,936,180.76	2,019,568.96	0.00
TOTAL DE DEPOSITOS	5,930,541.88	5,996,254.80	6,078,398.46	6,186,567.79	6,347,135.00	6,411,988.32	6,415,950.94	6,482,696.95	0.00
LOCALES	5,366,492.22	5,381,285.82	5,537,615.93	5,656,960.14	5,792,231.51	5,878,901.61	5,919,904.78	6,004,303.23	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	5,328,350.01	5,332,090.49	5,476,197.95	5,603,040.37	5,730,545.73	5,817,913.06	5,867,216.79	5,901,626.82	0.00
DEPOSITOS DE BANCOS	38,142.21	49,195.34	61,417.97	53,919.77	61,685.78	60,988.55	52,687.99	102,676.41	0.00
EXTRANJEROS	564,049.66	614,968.97	540,782.53	529,607.64	554,903.49	533,086.71	496,046.16	478,393.72	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	283,236.76	295,514.98	297,082.15	293,549.60	303,496.12	311,632.51	297,461.10	282,703.02	0.00
DEPOSITOS DE BANCOS	280,812.90	319,453.99	243,700.38	236,058.05	251,407.37	221,454.20	198,585.06	195,690.70	0.00
PATRIMONIO TOTAL	836,681.60	862,218.65	890,443.24	826,629.37	828,749.55	873,343.56	876,231.27	899,823.28	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	7,631,006.37	7,688,341.42	7,732,444.61	7,754,679.55	8,000,226.35	7,970,505.09	8,012,863.33	8,058,895.47	0.00
ACTIVOS GENERADORES DE INGRESOS	6,774,093.75	6,815,430.60	7,004,275.27	6,997,972.22	7,149,210.97	7,191,875.21	7,094,612.64	7,137,820.23	0.00
TOTAL DE PRESTAMOS	5,087,554.31	5,088,883.77	5,111,074.37	5,187,772.91	5,276,890.54	5,254,674.06	5,102,781.67	5,154,481.43	0.00
TOTAL DE INVERSIONES	1,686,539.44	1,726,546.82	1,893,200.90	1,810,199.31	1,872,320.43	1,937,201.15	1,991,830.97	1,983,338.80	0.00
PATRIMONIO TOTAL	800,953.66	832,437.84	855,239.56	833,436.50	832,715.58	867,781.10	883,337.25	863,226.32	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	470,366.79	116,588.24	232,289.70	348,588.16	466,146.68	113,993.13	227,628.90	337,592.53	0.00
EGRESOS DE OPERACIONES	245,386.15	53,294.88	106,093.80	157,245.67	207,655.71	47,373.97	95,420.18	145,662.36	0.00
INGRESO NETO DE INTERESES	224,980.65	63,293.36	126,195.89	191,342.49	258,490.97	66,619.16	132,208.72	191,930.17	0.00

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OTROS INGRESOS	125,968.01	25,343.71	51,840.51	79,631.69	108,550.67	26,272.38	56,228.97	89,925.68	0.00
INGRESO DE OPERACIONES	350,948.66	88,637.07	178,036.40	270,974.18	367,041.64	92,891.54	188,437.70	281,855.85	0.00
EGRESOS GENERALES	173,631.73	42,805.63	85,927.17	129,716.00	178,764.21	46,751.21	95,152.83	144,330.70	0.00
UTILIDAD ANTES DE PROVISIONES	177,316.93	45,831.44	92,109.24	141,258.18	188,277.43	46,140.32	93,284.86	137,525.15	0.00
UTILIDAD DEL PERIODO	159,716.93	41,331.44	83,109.24	127,758.18	168,277.43	41,640.32	84,284.86	124,025.15	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	37,368.38	42,426.56	38,958.93	44,036.92	40,331.65	43,063.64	49,554.27	54,245.29	0.00
TOTAL PROVISIONES PARA PRESTAMOS	84,339.74	85,984.05	86,676.78	87,081.42	83,622.93	85,307.21	84,877.23	83,702.16	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.70	0.80	0.75	0.86	0.77	0.83	0.99	1.05	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	225.70	202.67	222.48	197.75	207.34	198.10	171.28	154.30	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.58	1.62	1.67	1.69	1.60	1.64	1.69	1.62	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.50	10.93	11.26	10.50	10.32	10.85	10.80	10.92	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.73	12.09	12.33	11.66	11.57	12.04	12.58	12.52	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.70	16.27	17.20	16.08	15.86	16.77	17.42	17.41	0.00
INDICE DE ADECUACION DE CAPITAL	16.26	16.98	18.08	17.73	18.03	18.80	22.03	22.56	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	8.67	7.59	6.03	7.46	8.40	7.67	12.94	11.28	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	6.45	5.77	4.63	5.86	6.64	6.11	10.23	8.87	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	39.12	38.10	39.71	38.94	38.94	39.56	43.12	42.43	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.36	2.43	2.37	2.43	2.35	2.32	2.38	2.32	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.09	2.15	2.15	2.20	2.10	2.09	2.10	2.05	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.94	19.86	19.44	20.44	20.21	19.19	19.08	19.16	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.94	6.84	6.63	6.64	6.52	6.34	6.42	6.31	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.62	3.13	3.03	3.00	2.90	2.63	2.69	2.72	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.32	3.71	3.60	3.65	3.62	3.71	3.73	3.59	0.00

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ZONA LIBRE	7.94	7.73	7.94	8.09	7.83	7.69	7.66	7.00	0.00
RESTO DEL PAIS	8.35	8.45	8.22	8.01	8.37	8.18	8.22	7.83	0.00
AL POR MENOR	8.48	8.75	8.57	8.76	8.55	8.53	8.59	8.53	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.64	5.63	5.61	5.70	5.84	5.62	5.58	5.59	0.00
PRESTAMO PERSONAL AUTO	9.92	10.19	10.17	10.24	10.34	10.18	10.50	10.54	0.00
PRESTAMO PERSONAL	9.32	9.59	9.57	9.50	8.99	9.16	9.17	9.45	0.00
TARJETA DE CREDITO	18.14	18.30	18.52	18.27	18.18	18.16	18.87	18.91	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.31	4.24	4.16	4.06	3.97	3.88	3.74	3.62	0.00
PERSONA JURIDICA	4.26	4.17	4.10	3.97	3.87	3.79	3.62	3.54	0.00