

**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  | 8,255,629.65 |
| 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    | 848,879.80   |
| 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  | 5,247,005.47 |
| 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  | 4,895,968.70 |
| 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    | 351,036.77   |
| 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  | 1,850,382.02 |
| 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  | 6,767,834.69 |
| 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  | 6,241,632.86 |
| 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  | 6,196,804.56 |
| 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    | 44,828.30    |
| 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    | 526,201.83   |
| 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    | 312,457.71   |
| 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    | 213,744.12   |
| 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    | 859,917.12   |
| 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  | 8,142,864.87 |
| 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  | 7,130,649.11 |
| 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  | 5,236,165.45 |
| 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  | 1,894,483.65 |
| 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    | 844,333.33   |
| 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    | 443,076.46   |
| 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    | 195,104.95   |
| 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    | 247,971.51   |

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|---|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|   | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| 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     | 122,320.35   |
| 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    | 370,291.87   |
| 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    | 200,379.79   |
| 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    | 169,912.07   |
| 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    | 152,114.96   |
| 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     | 37,793.88    |
| 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     | 79,992.71    |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 0.70         | 0.80        | 0.75         | 0.86          | 0.77         | 0.83        | 0.99         | 1.05          | 0.72         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 225.70       | 202.67      | 222.48       | 197.75        | 207.34       | 198.10      | 171.28       | 154.30        | 211.66       |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 1.58         | 1.62        | 1.67         | 1.69          | 1.60         | 1.64        | 1.69         | 1.62          | 1.52         |
| RAZONES DE CAPITAL  |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 10.50        | 10.93       | 11.26        | 10.50         | 10.32        | 10.85       | 10.80        | 10.92         | 10.42        |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 11.73        | 12.09       | 12.33        | 11.66         | 11.57        | 12.04       | 12.58        | 12.52         | 12.12        |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 15.70        | 16.27       | 17.20        | 16.08         | 15.86        | 16.77       | 17.42        | 17.41         | 16.39        |
| INDICE DE ADECUACION DE CAPITAL   | 16.26        | 16.98       | 18.08        | 17.73         | 18.03        | 18.80       | 22.03        | 22.56         | 20.73        |
| LIQUIDEZ  |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 8.67         | 7.59        | 6.03         | 7.46          | 8.40         | 7.67        | 12.94        | 11.28         | 12.54        |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 6.45         | 5.77        | 4.63         | 5.86          | 6.64         | 6.11        | 10.23        | 8.87          | 10.28        |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 39.12        | 38.10       | 39.71        | 38.94         | 38.94        | 39.56       | 43.12        | 42.43         | 39.88        |
| RENTABILIDAD  |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 2.36         | 2.43        | 2.37         | 2.43          | 2.35         | 2.32        | 2.38         | 2.32          | 2.13         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | 2.09         | 2.15        | 2.15         | 2.20          | 2.10         | 2.09        | 2.10         | 2.05          | 1.87         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | 19.94        | 19.86       | 19.44        | 20.44         | 20.21        | 19.19       | 19.08        | 19.16         | 18.02        |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.94         | 6.84        | 6.63         | 6.64          | 6.52         | 6.34        | 6.42         | 6.31          | 6.21         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 3.62         | 3.13        | 3.03         | 3.00          | 2.90         | 2.63        | 2.69         | 2.72          | 2.74         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 3.32         | 3.71        | 3.60         | 3.65          | 3.62         | 3.71        | 3.73         | 3.59          | 3.48         |



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| ZONA LIBRE             | 7.94         | 7.73        | 7.94         | 8.09          | 7.83         | 7.69        | 7.66         | 7.00          | 7.05         |
| RESTO DEL PAIS         | 8.35         | 8.45        | 8.22         | 8.01          | 8.37         | 8.18        | 8.22         | 7.83          | 8.01         |
| AL POR MENOR           | 8.48         | 8.75        | 8.57         | 8.76          | 8.55         | 8.53        | 8.59         | 8.53          | 8.38         |
| CONSUMO                |              |             |              |               |              |             |              |               |              |
| VIVIENDA HIPOTECARIA   | 5.64         | 5.63        | 5.61         | 5.70          | 5.84         | 5.62        | 5.58         | 5.59          | 5.48         |
| PRESTAMO PERSONAL AUTO | 9.92         | 10.19       | 10.17        | 10.24         | 10.34        | 10.18       | 10.50        | 10.54         | 10.60        |
| PRESTAMO PERSONAL      | 9.32         | 9.59        | 9.57         | 9.50          | 8.99         | 9.16        | 9.17         | 9.45          | 9.34         |
| TARJETA DE CREDITO     | 18.14        | 18.30       | 18.52        | 18.27         | 18.18        | 18.16       | 18.87        | 18.91         | 18.57        |
| TASA DE INTERES PASIVA |              |             |              |               |              |             |              |               |              |
| PERSONA NATURAL        | 4.31         | 4.24        | 4.16         | 4.06          | 3.97         | 3.88        | 3.74         | 3.62          | 3.46         |
| PERSONA JURIDICA       | 4.26         | 4.17        | 4.10         | 3.97          | 3.87         | 3.79        | 3.62         | 3.54          | 3.43         |