



Fecha: 14 de Marzo de 2005

BANCO GENERAL, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	185,481,778.00	194,557,539.00	107,663,446.00	98,221,408.00	142,906,561.00
Depósitos Internos en Bancos	94,625,981.00	93,581,222.00	41,289,012.00	40,368,311.00	55,321,550.00
A la Vista	8,840,942.00	7,696,378.00	4,927,730.00	2,242,701.00	5,075,814.00
A Plazo	85,785,039.00	85,884,844.00	36,361,282.00	38,125,610.00	50,245,736.00
Depósitos Externos en Bancos	58,583,737.00	72,007,114.00	33,585,949.00	26,009,988.00	48,616,062.00
A la Vista	6,474,417.00	5,202,857.00	6,312,164.00	4,757,885.00	8,664,224.00
A Plazo	52,109,320.00	66,804,257.00	27,273,785.00	21,252,103.00	39,951,838.00
Otros	32,272,060.00	28,969,203.00	32,788,485.00	31,843,109.00	38,968,949.00
CARTERA CREDITICIA NETA	1,388,147,280.00	1,407,807,403.00	1,419,536,768.00	1,465,526,240.00	1,525,713,914.00
Interna	1,422,020,698.00	1,442,872,743.00	1,449,338,963.00	1,495,641,520.00	1,542,829,468.00
Externa	4,761,923.00	4,739,596.00	10,977,861.00	11,846,344.00	25,523,152.00
Menos Provisiones	38,635,341.00	39,804,936.00	40,780,056.00	41,961,624.00	42,638,706.00
Interna	38,635,341.00	39,804,936.00	40,780,056.00	41,961,624.00	42,638,706.00
Externa	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	761,960,324.00	779,481,404.00	870,686,989.00	841,144,848.00	860,062,092.00
Internas	271,200,122.00	297,877,953.00	306,403,568.00	293,162,981.00	277,911,628.00
Externas	490,760,202.00	481,603,451.00	566,783,421.00	550,481,867.00	583,650,464.00
Menos Provisiones	0.00	0.00	2,500,000.00	2,500,000.00	1,500,000.00
Interna	0.00	0.00	2,500,000.00	2,500,000.00	1,500,000.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	112,838,292.00	101,407,959.00	100,958,978.00	104,899,525.00	97,791,686.00
Internos	104,620,876.00	98,643,041.00	97,782,808.00	101,913,009.00	94,678,487.00



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Externos	8,217,416.00	2,764,918.00	3,176,170.00	2,986,516.00	3,113,199.00
ACTIVO TOTAL NETO	2,448,427,674.00	2,483,254,305.00	2,498,846,181.00	2,509,792,021.00	2,626,474,253.00
DEPOSITOS	1,901,653,118.00	1,913,604,007.00	1,927,866,445.00	1,925,105,133.00	2,057,121,932.00
Internos	1,781,815,697.00	1,796,674,977.00	1,816,063,103.00	1,817,598,680.00	1,919,623,637.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	1,759,599,737.00	1,780,030,760.00	1,781,393,104.00	1,785,617,272.00	1,895,506,705.00
A la Vista	192,369,381.00	197,138,195.00	195,621,113.00	201,811,750.00	252,791,208.00
A Plazo	1,118,877,666.00	1,115,933,940.00	1,113,054,441.00	1,106,912,112.00	1,156,826,032.00
De Ahorros	448,352,690.00	466,958,625.00	472,717,550.00	476,893,410.00	485,889,465.00
De Bancos	22,215,960.00	16,644,217.00	34,669,999.00	31,981,408.00	24,116,932.00
A la Vista	1,494,730.00	1,199,430.00	1,747,126.00	2,038,122.00	2,235,985.00
A Plazo	20,721,230.00	15,444,787.00	32,922,873.00	29,943,286.00	21,880,947.00
Externos	119,837,421.00	116,929,030.00	111,803,342.00	107,506,453.00	137,498,295.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	119,052,169.00	116,310,047.00	111,633,385.00	107,490,045.00	137,433,649.00
A la Vista	24,403,235.00	27,065,977.00	27,532,119.00	24,815,924.00	31,507,714.00
A Plazo	93,762,426.00	88,359,773.00	82,722,017.00	81,348,108.00	103,656,443.00
De Ahorros	886,508.00	884,297.00	1,379,249.00	1,326,013.00	2,269,492.00
De Bancos	785,252.00	618,983.00	169,957.00	16,408.00	64,646.00
A la Vista	188,688.00	21,816.00	169,957.00	16,408.00	64,646.00
A Plazo	596,564.00	597,167.00	0.00	0.00	0.00
OBLIGACIONES	142,080,682.00	151,937,413.00	144,426,145.00	144,430,151.00	142,977,423.00



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Internas	7,160,682.00	7,017,413.00	952,000.00	952,000.00	952,000.00
Externas	134,920,000.00	144,920,000.00	143,474,145.00	143,478,151.00	142,025,423.00
OTROS PASIVOS	62,794,302.00	64,585,162.00	68,632,833.00	74,431,139.00	57,837,877.00
Internos	61,835,876.00	63,521,814.00	67,631,575.00	73,252,393.00	56,379,757.00
Externos	958,426.00	1,063,348.00	1,001,258.00	1,178,746.00	1,458,120.00
PATRIMONIO	341,899,572.00	353,127,723.00	357,920,758.00	365,825,598.00	368,537,021.00
Capital	300,000,000.00	300,000,000.00	300,000,000.00	300,000,000.00	300,000,000.00
Reservas de Capital	10,159,779.00	10,524,705.00	10,813,117.00	11,012,190.00	11,304,073.00
Otras Reservas	3,907,479.00	4,091,577.00	2,743,488.00	2,747,647.00	2,114,318.00
Utilidad del periodo y de periodos anteriores	27,832,314.00	38,511,441.00	44,364,153.00	52,065,761.00	55,118,630.00
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	2,448,427,674.00	2,483,254,305.00	2,498,846,181.00	2,509,792,021.00	2,626,474,253.00