



BANCO GENERAL, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	370,585,777.00	222,838,078.00	185,132,932.00	292,993,698.00	406,449,616.00
Depósitos Internos en Bancos	67,203,406.00	56,646,499.00	55,735,684.00	75,172,471.00	106,892,792.00
A la Vista	10,757,085.00	9,973,312.00	4,763,314.00	9,439,298.00	20,714,437.00
A Plazo	56,446,321.00	46,673,187.00	50,972,370.00	65,733,173.00	86,178,355.00
Depósitos Externos en Bancos	195,006,053.00	86,831,234.00	45,576,212.00	145,818,824.00	185,859,340.00
A la Vista	68,924,551.00	56,142,897.00	32,576,331.00	34,165,525.00	61,150,472.00
A Plazo	126,081,502.00	30,688,337.00	12,999,881.00	111,653,299.00	124,708,868.00
Otros	108,376,318.00	79,360,345.00	83,821,036.00	72,002,403.00	113,697,484.00
CARTERA CREDITICIA NETA	5,460,446,299.00	5,435,391,190.00	5,297,266,318.00	5,256,682,312.00	5,334,133,038.00
Interna	4,690,964,003.00	4,722,034,007.00	4,637,627,769.00	4,675,446,163.00	4,758,765,075.00
Externa	869,857,418.00	815,697,900.00	763,043,299.00	685,593,014.00	676,019,909.00
Menos Provisiones	100,375,122.00	102,340,717.00	103,404,750.00	104,356,865.00	100,651,946.00
Interna	100,326,237.00	102,235,412.00	103,280,259.00	104,146,456.00	100,396,793.00
Externa	48,885.00	105,305.00	124,491.00	210,409.00	255,153.00
INVERSIONES EN VALORES NETA	1,740,305,374.00	1,844,558,938.00	2,051,872,357.00	2,067,471,728.00	2,106,787,082.00
Internas	354,950,806.00	341,545,251.00	348,678,301.00	355,010,162.00	377,237,772.00
Externas	1,385,726,388.00	1,503,254,107.00	1,703,434,476.00	1,712,701,986.00	1,729,672,915.00
Menos Provisiones	371,820.00	240,420.00	240,420.00	240,420.00	123,605.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	371,820.00	240,420.00	240,420.00	240,420.00	123,605.00
OTROS ACTIVOS	336,232,936.00	327,262,575.00	342,956,270.00	343,875,020.00	332,070,959.00



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Internos	322,767,130.00	312,762,143.00	331,246,268.00	331,945,981.00	320,480,136.00
Externos	13,465,806.00	14,500,432.00	11,710,002.00	11,929,039.00	11,590,823.00
ACTIVO TOTAL NETO	7,907,570,386.00	7,830,050,781.00	7,877,227,877.00	7,961,022,758.00	8,179,440,695.00
DEPOSITOS	5,692,302,858.00	5,750,397,844.00	5,856,219,760.00	6,081,994,091.00	6,321,942,886.00
Internos	5,277,627,589.00	5,292,957,517.00	5,424,592,952.00	5,557,599,003.00	5,716,091,264.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	5,239,485,382.00	5,243,762,179.00	5,363,174,977.00	5,503,679,230.00	5,654,408,953.00
A la Vista	941,856,247.00	883,500,272.00	879,928,174.00	908,088,332.00	1,015,165,495.00
A Plazo	3,088,256,533.00	3,122,349,430.00	3,190,240,408.00	3,342,027,229.00	3,294,502,540.00
De Ahorros	1,209,372,602.00	1,237,912,477.00	1,293,006,395.00	1,253,563,669.00	1,344,740,918.00
De Bancos	38,142,207.00	49,195,338.00	61,417,975.00	53,919,773.00	61,682,311.00
A la Vista	11,197,887.00	10,632,655.00	12,035,051.00	7,710,549.00	14,032,200.00
A Plazo	26,944,320.00	38,562,683.00	49,382,924.00	46,209,224.00	47,650,111.00
Externos	414,675,269.00	457,440,327.00	431,626,808.00	524,395,088.00	605,851,622.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	409,598,946.00	414,859,496.00	388,498,933.00	464,017,038.00	531,461,130.00
A la Vista	63,597,136.00	39,056,379.00	16,755,399.00	5,489,720.00	10,272,262.00
A Plazo	253,124,687.00	275,170,574.00	271,379,090.00	246,349,631.00	236,970,616.00
De Ahorros	92,877,123.00	100,632,543.00	100,364,444.00	212,177,687.00	284,218,252.00
De Bancos	5,076,323.00	42,580,831.00	43,127,875.00	60,378,050.00	74,390,492.00
A la Vista	4,354,022.00	41,892,494.00	41,597,723.00	58,827,278.00	73,681,624.00
A Plazo	722,301.00	688,337.00	1,530,152.00	1,550,772.00	708,868.00
OBLIGACIONES	963,390,260.00	789,172,931.00	687,967,818.00	582,478,108.00	561,650,132.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	123,595,000.00	104,125,000.00	94,964,920.00	88,614,420.00	124,887,580.00
Externas	839,795,260.00	685,047,931.00	593,002,898.00	493,863,688.00	436,762,552.00
OTROS PASIVOS	248,447,075.00	254,428,329.00	262,645,223.00	284,128,605.00	276,009,674.00
Internos	232,244,511.00	238,673,037.00	247,367,626.00	267,593,859.00	261,509,829.00
Externos	16,202,564.00	15,755,292.00	15,277,597.00	16,534,746.00	14,499,845.00
PATRIMONIO	1,003,430,193.00	1,036,051,677.00	1,070,395,076.00	1,012,421,954.00	1,019,838,003.00
Capital	549,873,010.00	549,873,010.00	550,000,000.00	550,000,000.00	550,000,000.00
Reservas de Capital	16,124,081.00	16,469,329.00	16,808,793.00	17,131,838.00	17,567,356.00
Otras Reservas	-3,290,798.00	363,723.00	6,851,962.00	16,266,563.00	16,887,766.00
Utilidad del periodo y de periodos anteriores	440,723,900.00	469,345,615.00	496,734,321.00	429,023,553.00	435,382,881.00
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	7,907,570,386.00	7,830,050,781.00	7,877,227,877.00	7,961,022,758.00	8,179,440,695.00