



Banco General, S.A.
BALANCE DE SITUACION DE Diciembre 2001 Y 2002

Date: 2/05/03

Descripcion	Absoluto	%	2002												
			12	1	2	3	4	5	6	7	8	9	10	11	12
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-69.498.461,27	-15,27	455.263.153,53	391.813.879,08	425.334.238,42	395.676.330,70	380.106.608,79	398.191.038,04	431.066.262,14	309.982.000,28	296.165.723,39	318.426.364,98	432.332.995,06	443.005.905,58	385.764.692,26
Depositos Locales en Bancos	3.906.722,13	5,72	68.267.613,32	37.171.281,66	63.213.320,61	69.465.716,66	63.051.407,86	72.283.528,56	91.221.820,46	53.986.981,93	59.146.205,66	69.887.418,56	71.836.027,69	64.033.704,93	72.174.335,45
A la Vista	3.622.159,33	88,36	4.099.265,00	1.661.540,36	4.942.284,89	776.297,49	1.825.025,77	3.998.308,64	4.774.207,66	3.319.392,75	3.487.679,82	2.320.998,77	2.828.067,62	3.116.035,94	7.721.424,33
A Plazo	284.562,80	0,44	64.168.348,32	35.509.741,30	58.271.035,72	68.689.419,17	61.226.382,09	68.285.219,92	86.447.612,80	50.667.589,18	55.658.525,84	67.566.419,79	69.007.960,07	60.917.668,99	64.452.911,12
Depositos Extranjeros en Bancos	-66.601.900,14	-18,92	351.992.549,76	327.531.139,51	336.132.744,22	305.829.651,01	289.425.222,97	301.488.291,22	308.612.198,59	230.452.436,42	203.686.965,43	221.317.397,30	333.209.740,87	340.710.831,16	285.390.649,62
A la Vista	-5.646.161,34	-56,21	10.045.305,12	3.972.761,68	5.372.845,48	5.058.921,23	4.780.158,54	4.390.892,59	9.083.410,33	4.444.914,54	3.966.965,43	2.957.397,30	5.343.664,09	4.470.538,23	4.399.143,78
A Plazo	-60.955.738,80	-17,83	341.947.244,64	323.558.377,83	330.759.898,74	300.770.729,78	284.645.064,43	297.097.398,63	299.528.788,26	226.007.521,88	199.720.000,00	218.360.000,00	327.866.076,78	336.240.292,93	280.991.505,84
Otros	-6.803.283,26	-19,44	35.002.990,45	27.111.457,91	25.988.173,59	20.380.963,03	27.629.977,96	24.419.218,26	31.232.243,09	25.542.581,93	33.332.552,30	27.221.549,12	27.287.226,50	38.261.369,49	28.199.707,19
CARTERA CREDITICIA	1.721.645,90	0,13	1.330.153.994,89	1.315.131.647,27	1.302.869.698,00	1.296.906.812,57	1.292.475.788,41	1.287.739.757,71	1.304.954.768,54	1.312.014.443,37	1.321.091.832,80	1.326.759.336,77	1.332.477.627,86	1.335.144.673,34	1.331.875.640,79
Locales	7.261.960,84	0,55	1.323.263.479,25	1.313.839.261,43	1.301.582.604,89	1.295.436.815,19	1.291.167.125,45	1.286.417.856,01	1.303.305.346,26	1.310.619.875,02	1.319.699.247,39	1.325.315.545,10	1.331.175.949,43	1.333.702.304,67	1.330.525.440,09
Extranjero	-5.540.314,94	-80,40	6.890.515,64	1.292.385,84	1.287.093,11	1.469.997,38	1.308.662,96	1.321.901,70	1.649.422,28	1.394.568,35	1.392.585,41	1.443.791,67	1.301.678,43	1.442.368,67	1.350.200,70
INVERSIONES EN VALORES	116.366.384,59	24,20	480.884.664,29	511.146.886,33	564.569.214,93	603.389.246,71	636.063.558,82	609.146.678,75	594.809.906,83	567.074.955,38	583.689.341,81	572.514.622,98	581.431.741,25	572.072.110,92	597.251.048,88
Locales	-12.469.657,05	-4,16	300.058.747,79	308.994.265,83	306.637.355,64	306.164.293,51	300.639.247,86	290.306.836,73	287.753.770,41	296.928.704,02	303.349.698,97	293.664.676,22	296.096.246,37	297.200.615,48	287.589.090,74
Extranjero	128.836.041,64	71,25	180.825.916,50	202.152.620,50	257.931.859,29	297.224.953,20	335.424.310,96	318.839.842,02	307.056.136,42	270.146.251,36	280.339.642,84	278.849.946,76	285.335.494,88	274.871.495,44	309.661.958,14
OTROS ACTIVOS	7.900.518,16	9,60	82.261.638,18	81.320.341,13	86.045.915,46	88.852.330,66	88.566.573,89	98.188.344,06	99.476.118,63	86.930.728,11	93.784.074,34	82.749.144,96	82.005.255,63	82.571.107,35	90.162.156,34
Locales	9.793.489,59	12,47	78.535.896,64	79.981.126,49	83.785.047,08	87.092.132,06	85.622.340,24	96.261.635,54	96.715.695,62	85.553.360,70	91.796.230,96	81.585.637,10	80.085.174,51	81.283.479,84	88.329.386,23
Extranjero	-1.892.971,43	-50,81	3.725.741,54	1.339.214,64	2.260.868,38	1.760.198,60	2.944.233,65	1.926.708,52	2.760.423,01	1.377.367,41	1.987.843,38	1.163.507,86	1.920.081,12	1.287.627,51	1.832.770,11
TOTAL DE ACTIVOS	56.490.087,38	2,41	2.348.563.450,89	2.299.412.753,81	2.378.819.066,81	2.384.824.720,64	2.397.212.529,91	2.393.265.818,56	2.430.307.056,14	2.276.002.127,14	2.294.730.972,34	2.300.449.469,69	2.428.247.619,80	2.432.793.797,19	2.405.053.538,27
DEPOSITOS	104.792.064,29	5,97	1.756.074.997,94	1.726.818.148,22	1.718.892.258,50	1.732.073.437,92	1.737.594.854,07	1.736.534.492,72	1.780.464.575,35	1.745.110.515,75	1.776.245.268,13	1.779.124.234,37	1.905.293.660,29	1.903.021.658,17	1.860.867.062,23
Locales	114.728.045,90	6,96	1.648.357.435,27	1.619.065.979,10	1.617.230.651,74	1.629.508.414,13	1.632.088.941,02	1.624.412.890,22	1.655.305.180,39	1.639.742.948,03	1.676.803.973,38	1.685.204.561,66	1.811.885.152,51	1.802.945.818,32	1.763.085.481,17
Oficiales	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
De Particulares	162.406.423,70	10,29	1.577.961.783,45	1.580.180.126,42	1.588.499.806,06	1.599.292.131,57	1.610.725.086,76	1.601.145.445,91	1.622.266.023,60	1.613.360.681,64	1.648.589.294,82	1.661.048.803,54	1.787.628.464,92	1.779.348.723,07	1.740.368.207,15
A la Vista	6.947.341,59	4,17	166.761.192,59	161.594.330,84	156.360.082,86	147.445.608,87	162.653.785,75	154.525.932,92	154.678.065,50	149.156.360,61	165.351.253,07	155.868.882,52	158.143.216,55	153.829.340,59	173.708.534,18
A Plazo	75.027.857,99	6,99	1.073.140.605,20	1.083.813.897,34	1.096.028.607,95	1.100.183.895,38	1.096.471.182,98	1.090.472.352,00	1.092.493.614,49	1.101.878.408,18	1.118.012.277,43	1.132.056.123,06	1.262.343.747,59	1.258.948.915,56	1.148.168.463,19
De Ahorros	80.431.224,12	23,79	338.059.985,66	334.771.898,24	336.111.115,25	351.662.627,32	351.600.118,03	356.147.160,99	375.094.343,61	362.325.912,85	365.225.764,32	373.123.797,96	367.141.500,78	366.570.466,92	418.491.209,78
De Bancos	-47.678.377,80	-67,73	70.395.651,82	38.885.852,68	28.730.845,68	30.216.282,56	21.363.854,26	23.267.444,31	33.039.156,79	26.382.266,39	28.214.678,56	24.155.758,12	24.256.687,59	23.597.095,25	22.717.274,02
A la Vista	-105.477,34	-6,54	1.612.350,20	1.584.299,73	1.600.675,27	1.492.947,11	1.408.785,43	1.364.532,96	1.614.757,10	1.286.685,85	1.129.617,88	1.311.611,52	1.432.220,29	1.700.025,22	1.506.872,86
A Plazo	-47.572.900,46	-69,16	68.783.301,62	37.301.552,95	27.130.170,41	28.723.335,45	19.955.068,83	21.902.911,35	31.424.399,69	25.095.580,54	27.085.060,68	22.844.146,60	22.824.467,30	21.897.070,03	21.210.401,16
Extranjero	-9.935.981,61	-9,22	107.717.562,67	107.752.169,12	101.661.606,76	102.565.023,79	105.505.913,05	112.121.602,50	125.159.394,96	105.367.567,72	99.441.294,75	93.919.672,71	93.408.507,78	100.075.839,85	97.781.581,06
Oficiales	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
De Particulares	-8.684.428,51	-14,30	60.711.324,17	59.075.832,52	59.540.262,26	55.523.925,23	55.186.519,39	60.267.969,35	56.378.723,85	51.351.734,77	54.758.858,70	51.081.102,15	49.575.736,70	51.635.418,90	52.026.895,66
A la Vista	348.973,91	21,92	1.591.893,52	1.419.685,41	5.418.394,98	1.176.219,76	912.985,93	5.916.011,07	1.290.575,42	1.062.457,87	3.221.871,68	3.109.805,93	1.157.900,75	3.866.233,74	1.940.867,43
A Plazo	-8.703.724,27	-15,06	57.787.748,46	56.422.155,56	52.986.549,10	52.823.513,48	52.741.822,99	52.830.601,44	53.682.575,98	48.924.006,69	50.208.097,59	46.840.317,50	47.294.578,72	46.839.551,91	49.084.024,19
De Ahorro	-329.678,15	-24,76	1.331.682,19	1.233.991,55	1.135.318,18	1.524.191,99	1.531.710,47	1.521.356,84	1.405.572,45	1.365.270,21	1.328.889,43	1.130.978,72	1.123.257,23	929.633,25	1.002.004,04
De Bancos	-1.251.553,10	-2,66	47.006.238,50	48.676.336,60	42.121.344,50	47.041.098,56	50.319.393,66	51.853.633,15	68.780.671,11	54.015.832,95	44.682.436,05	42.838.570,56	43.832.771,08	48.440.420,95	45.754.685,40
A la Vista	-506.660,04	-28,88	1.754.206,70	1.329.454,10	1.792.880,53	2.187.373,82	2.156.340,70	1.985.279,24	3.627.635,37	1.535.157,81	1.236.760,91	1.697.431,82	1.691.632,34	2.189.282,21	1.247.546,66
A Plazo	-744.893,06	-1,65	45.252.031,80	47.346.882,50	40.328.463,97	44.853.724,74	48.163.052,96	49.868.353,91	65.153.035,74	52.480.675,14	43.445.675,14	41.141.138,74	42.141.138,74	46.251.138,74	44.507.138,74
OBLIGACIONES	-90.817.000,00	-36,18	251.030.000,00	232.337.000,00	312.337.000,00	312.337.000,00	308.311.000,00	308.311.000,00	296.573.000,00	181.573.000,00	161.573.000,00	161.573.000,00	161.573.000,00	160.213.000,00	160.213.000,00



Banco General, S.A.
BALANCE DE SITUACION DE Diciembre 2001 Y 2002

Date: 2/05/03

Descripcion	Absoluto	%	2002												
			2001												
			12	1	2	3	4	5	6	7	8	9	10	11	12
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Locales	-15.764.000,00	-41,12	38.337.000,00	38.337.000,00	38.337.000,00	38.337.000,00	34.311.000,00	34.311.000,00	22.573.000,00	22.573.000,00	22.573.000,00	22.573.000,00	22.573.000,00	22.573.000,00	22.573.000,00
Extranjero	-75.053.000,00	-35,29	212.693.000,00	194.000.000,00	274.000.000,00	274.000.000,00	274.000.000,00	274.000.000,00	274.000.000,00	159.000.000,00	139.000.000,00	139.000.000,00	139.000.000,00	137.640.000,00	137.640.000,00
OTROS PASIVOS	6.197.495,13	7,62	81.327.072,97	77.206.575,65	82.247.137,68	79.222.660,94	85.683.434,04	79.379.156,22	84.540.820,05	76.030.488,19	79.220.133,14	81.929.316,61	79.765.923,84	86.131.146,34	87.524.568,10
Locales	10.108.777,47	13,24	76.350.891,20	75.800.962,38	79.874.700,89	76.020.121,99	81.563.517,03	75.031.580,79	79.275.413,34	74.554.905,47	77.754.610,22	80.512.932,40	78.019.952,63	85.010.897,76	86.459.668,67
Extranjero	-3.911.282,34	-78,60	4.976.181,77	1.405.613,27	2.372.436,79	3.202.538,95	4.119.917,01	4.347.575,43	5.265.406,71	1.475.582,72	1.465.522,92	1.416.384,21	1.745.971,21	1.120.248,58	1.064.899,43
PATRIMONIO	36.317.527,96	13,96	260.131.379,98	263.051.029,94	265.342.670,63	261.191.621,78	265.623.241,80	269.041.169,62	268.728.660,74	273.288.123,20	277.692.571,07	277.822.918,71	281.615.035,67	283.427.992,68	296.448.907,94
Capital	34.000.000,00	12,78	266.000.000,00	266.000.000,00	266.000.000,00	266.000.000,00	266.000.000,00	266.000.000,00	266.000.000,00	266.000.000,00	266.000.000,00	266.000.000,00	266.000.000,00	266.000.000,00	300.000.000,00
Reservas de Capital	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Otras Reservas	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Utilidad de Periodos Anteriores	-47.863.263,21	178,95	-26.747.282,46	-5.781.927,73	-5.818.318,01	-12.686.234,42	-10.948.820,56	-10.385.721,54	-13.471.890,76	-11.967.517,81	-11.057.056,37	-14.270.349,38	-14.016.556,39	-15.391.285,69	-74.610.545,67
Utilidad de Periodo	50.180.791,17	240,34	20.878.662,44	2.832.957,67	5.160.988,64	7.877.856,20	10.572.062,36	13.426.891,16	16.200.551,50	19.255.641,01	22.749.627,44	26.093.268,09	29.631.592,06	32.819.278,37	71.059.453,61
Ganancia o Perdida en Valores Disponible para la Venta	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
PASIVO Y PATRIMONIO	56.490.087,38	2,41	2.348.563.450,89	2.299.412.753,81	2.378.819.066,81	2.384.824.720,64	2.397.212.529,91	2.393.265.818,56	2.430.307.056,14	2.276.002.127,14	2.294.730.972,34	2.300.449.469,69	2.428.247.619,80	2.432.793.797,19	2.405.053.538,27