



Banco General, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002				2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	-45,347,214.75	-11.76	385,764,692.26	336,939,139.01	321,361,329.23	355,339,051.92	312,915,673.54	343,120,850.04	327,115,366.75	313,812,275.37	320,466,761.76	303,887,751.75	314,919,051.35	355,522,942.79	340,417,477.51	
Depositos Locales en Bancos	14,951,646.11	20.72	72,174,335.45	73,596,257.93	75,827,318.83	74,212,931.97	79,814,340.30	87,553,767.94	70,617,603.07	70,518,654.37	60,540,581.38	64,992,872.92	71,991,151.65	87,892,892.05	87,125,981.56	
A la Vista	1,119,517.93	14.50	7,721,424.33	2,218,006.06	2,046,199.96	5,023,831.33	5,473,365.01	2,762,302.60	2,323,357.10	6,187,931.32	3,376,064.93	2,276,153.63	2,389,122.47	4,879,914.31	8,840,942.26	
A Plazo	13,832,128.18	21.46	64,452,911.12	71,378,251.87	73,781,118.87	69,189,100.64	74,340,975.29	84,791,465.34	68,294,245.97	64,330,723.05	57,164,516.45	62,716,719.29	69,602,029.18	83,012,977.74	78,285,039.30	
Depositos Extranjeros en Bancos	-64,370,438.43	-22.56	285,390,649.62	239,775,059.22	216,889,495.25	252,631,024.07	205,583,377.60	223,853,262.95	228,907,745.24	217,229,164.41	225,456,436.29	213,054,233.94	215,136,920.70	229,704,924.48	221,020,211.19	
A la Vista	-587,002.52	-13.34	4,399,143.78	5,788,712.45	4,934,632.43	5,299,796.03	2,526,966.99	3,373,262.95	5,270,006.43	2,532,176.33	3,276,216.48	3,949,125.81	7,148,320.82	6,200,000.57	3,812,141.26	
A Plazo	-63,783,435.91	-22.70	280,991,505.84	233,986,346.77	211,954,862.82	247,331,228.04	203,056,410.61	220,480,000.00	223,637,738.81	214,696,988.08	222,180,219.81	209,105,108.13	207,988,599.88	223,504,923.91	217,208,069.93	
Otros	4,071,577.57	14.44	28,199,707.19	23,567,821.86	28,644,515.15	28,495,095.88	27,517,955.64	31,713,819.15	27,590,018.44	26,064,456.59	34,469,744.09	25,840,644.89	27,790,979.00	37,925,126.26	32,271,284.76	
CARTERA CREDITICIA	46,258,419.21	3.56	1,298,168,015.25	1,309,261,291.28	1,314,606,817.49	1,309,802,285.50	1,307,329,646.22	1,308,775,645.82	1,317,670,862.28	1,328,530,838.31	1,338,935,357.47	1,339,595,303.58	1,345,041,932.45	1,356,086,005.09	1,344,426,434.46	
Locales	46,214,749.26	3.56	1,296,817,814.55	1,307,979,975.28	1,313,321,053.55	1,308,526,299.65	1,306,060,288.31	1,307,525,494.85	1,316,430,766.98	1,327,289,196.69	1,337,692,735.66	1,338,359,358.15	1,343,806,548.46	1,354,590,707.97	1,343,032,563.81	
Extranjero	43,669.95	3.23	1,350,200.70	1,281,316.00	1,285,763.94	1,275,985.85	1,269,357.91	1,250,150.97	1,240,095.30	1,241,641.62	1,242,621.81	1,235,945.43	1,235,383.99	1,495,297.12	1,393,870.65	
INVERSIONES EN VALORES	41,686,990.71	7.01	594,751,048.88	620,073,543.51	623,298,420.66	622,339,126.05	646,809,774.32	635,534,508.45	620,846,464.33	616,903,451.19	620,540,536.68	636,031,621.93	634,306,564.25	623,950,042.77	636,438,039.59	
Locales	-168,582.70	-0.06	285,089,090.74	289,058,734.65	281,967,962.53	279,661,477.22	285,115,550.13	284,073,200.79	283,449,480.82	279,325,749.95	277,610,765.72	275,068,552.36	275,001,796.60	284,920,508.04		
Extranjero	41,855,573.41	13.52	309,661,958.14	331,014,808.86	341,330,458.13	342,677,648.83	361,694,224.19	351,461,307.66	337,396,983.51	337,577,701.24	342,929,770.96	358,989,152.10	359,238,011.89	348,948,246.17	351,517,531.55	
OTROS ACTIVOS	-1,561,257.52	-1.73	90,162,156.34	94,435,245.28	99,293,975.00	93,762,984.98	94,695,265.23	99,575,661.28	89,374,518.13	90,477,372.00	89,789,393.53	90,978,006.28	90,877,987.16	90,927,260.68	88,600,898.82	
Locales	-804,358.89	-0.91	88,329,386.23	93,187,395.93	98,097,836.53	92,548,216.15	93,611,293.46	98,288,697.87	88,207,103.66	89,333,602.03	88,775,446.92	89,624,967.57	89,430,733.08	89,631,620.05	87,525,027.34	
Extranjero	-756,898.63	-41.30	1,832,770.11	1,247,849.35	1,196,138.47	1,214,768.83	1,083,971.77	1,286,963.41	1,167,414.47	1,143,769.97	1,013,946.61	1,353,038.71	1,447,254.08	1,295,640.63	1,075,871.48	
TOTAL DE ACTIVOS	41,036,937.65	1.73	2,368,845,912.73	2,360,709,219.08	2,358,560,542.38	2,381,243,448.45	2,361,750,359.31	2,387,006,665.59	2,355,007,211.49	2,349,723,936.87	2,369,732,049.44	2,370,492,683.54	2,385,145,535.21	2,426,486,251.33	2,409,882,850.38	
DEPOSITOS	52,730,952.99	2.83	1,860,867,062.23	1,850,470,317.65	1,847,563,853.16	1,872,047,814.98	1,849,939,054.79	1,875,793,555.18	1,855,246,521.58	1,852,332,206.14	1,863,173,037.53	1,869,586,383.85	1,877,498,716.41	1,914,463,661.96	1,913,598,015.22	
Locales	36,954,565.36	2.10	1,763,085,481.17	1,729,786,100.56	1,728,235,350.85	1,746,099,969.86	1,757,231,953.89	1,770,171,108.54	1,761,976,266.60	1,760,700,145.57	1,768,817,879.45	1,780,577,858.72	1,789,034,911.88	1,809,331,921.01	1,800,040,046.53	
De Particulares	37,455,879.40	2.15	1,740,368,207.15	1,704,635,246.53	1,701,679,646.89	1,719,330,209.64	1,731,227,879.78	1,749,029,182.13	1,735,927,999.01	1,737,889,365.71	1,749,563,169.85	1,760,846,787.24	1,768,703,999.55	1,787,956,068.19	1,777,824,086.55	
A la Vista	19,812,429.85	11.41	173,708,534.18	162,581,841.84	155,176,107.77	170,354,030.28	174,091,018.97	181,655,558.28	173,071,033.25	170,537,062.07	172,079,422.60	170,113,350.74	180,599,942.44	197,257,565.35	193,520,964.03	
A Plazo	-11,523,882.72	-1.00	1,148,168,463.19	1,153,782,730.93	1,151,502,713.17	1,144,297,857.94	1,148,536,688.10	1,152,290,783.12	1,150,334,358.86	1,154,243,365.47	1,159,264,621.28	1,165,428,633.60	1,154,093,457.16	1,151,062,627.38	1,136,644,580.47	
De Ahorros	29,167,332.27	6.97	418,491,209.78	388,270,673.76	395,000,825.95	404,678,321.42	408,600,172.71	415,082,840.73	412,522,606.90	413,108,938.17	418,219,125.97	425,304,802.90	434,010,599.95	439,635,875.46	447,658,542.05	
De Bancos	-501,314.04	-2.21	22,717,274.02	25,150,854.03	26,555,703.96	26,769,760.22	26,004,074.11	21,141,926.41	26,048,267.59	22,810,779.86	19,254,709.60	19,731,071.48	20,330,912.33	21,375,852.82	22,215,959.98	
A la Vista	-12,143.20	-0.81	1,506,872.86	1,153,518.97	1,952,001.31	1,701,183.63	1,285,831.63	1,031,483.06	1,049,443.78	995,258.69	1,135,826.36	1,128,485.66	1,556,177.21	1,270,682.70	1,494,729.66	
A Plazo	-489,170.84	-2.31	21,210,401.16	23,997,335.06	24,603,702.65	25,068,576.59	24,718,242.48	20,110,443.35	24,998,823.81	21,815,521.17	18,118,883.24	18,602,585.82	18,774,735.12	20,105,170.12	20,721,230.32	
Extranjero	15,776,387.63	16.13	97,781,581.06	120,684,217.09	119,328,502.31	125,947,845.12	92,707,100.90	105,622,446.64	93,270,254.98	91,632,060.57	94,355,158.08	89,008,525.13	88,463,804.53	105,131,740.95	113,557,968.69	
De Particulares	-9,577,534.73	-18.41	52,026,895.66	48,064,784.20	49,754,741.92	48,365,057.02	48,941,003.85	49,081,475.02	50,232,980.60	48,701,378.58	49,685,323.89	44,419,514.04	43,907,252.60	44,201,561.61	42,449,360.93	
A la Vista	-281,450.81	-14.50	1,940,867.43	1,943,241.12	3,682,160.43	1,216,154.46	926,771.68	1,110,926.43	1,133,326.76	924,519.55	2,114,695.00	2,133,810.77	2,000,161.40	2,630,830.91	1,659,416.62	
A Plazo	-9,180,587.96	-18.70	49,084,024.19	45,193,496.93	45,169,371.79	46,189,360.85	47,059,435.91	47,017,339.19	48,153,353.06	46,984,328.35	46,761,860.04	41,384,253.21	41,034,762.85	40,701,192.33	39,903,436.23	
De Ahorro	-115,495.96	-11.53	1,002,004.04	928,046.15	903,209.70	959,541.71	954,796.26	953,209.40	946,300.78	792,530.68	808,768.85	901,450.06	872,328.35	869,538.37	886,508.08	
De Bancos	25,353,922.36	55.41	45,754,685.40	72,619,432.89	69,573,760.39	77,582,788.10	43,766,097.05	56,540,971.62	43,037,274.38	42,930,681.99	44,669,834.19	44,589,011.09	44,556,551.93	60,930,179.34	71,108,607.76	
A la Vista	-511,945.86	-41.04	1,247,546.66	1,491,894.15	1,095,771.79	2,418,335.85	2,033,580.78	1,031,942.90	1,003,764.92	1,706,787.62	1,687,391.48	1,456,196.50	1,423,327.19	1,099,582.24	735,600.80	
A Plazo	25,865,868.22	58.12	44,507,138.74	71,127,538.74	68,477,988.60	75,164,452.25	41,732,516.27	55,509,028.72	42,033,509.46	41,223,894.37	42,982,442.71	43,132,814.59	43,133,224.74	59,830,597.10	70,373,006.96	
OBLIGACIONES	-14,579,000.00	-9.10	160,213,000.00	160,213,000.00	160,213,000.00	160,213,000.00	156,552,000.00	154,823,000.00	146,994,000.00	146,994,000.00	146,994,000.00	146,994,000.00	146,994,000.00	145,634,000.00	145,634,000.00	
Locales	-11,859,000.00	-52.54	22,573,000.00	22,573,000.00	22,573,000.00	22,573,000.00	18,912,000.00	18,543,000.00	10,714,000.00	10,714,000.00	10,714,000.00	10,714,000.00	10,714,000.00	10,714,000.00	10,714,000.00	
Extranjero	-2,720,000.00	-1.98	137,640,000.00	137,640,000.00	137,640,000.00	137,640,000.00	137,640,000.00	136,280,000.00	136,280,000.00	136,280,000.00	136,280,000.00	136,280,000.00	136,280,000.00	134,920,000.00	134,920,000.00	
OTROS PASIVOS	-1,188,184.85	-2.32	51,316,942.56	50,088,741.79	47,089,633.29	51,656,942.26	54,223,523.75	50,275,171.28	50,931,412.34	46,858,751.74	53,151,467.30	50,166,529.55	53,431,573.15	55,959,568.78	50,128,757.71	
Locales	-950,866.28	-1.89	50,252,043.13	48,891,110.78	45,912,575.14	50,463,135.45	52,797,877.18	49,190,629.45	49,909,065.78	45,611,647.45						



Banco General, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003
 (En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Extranjero	-237,318.57	-22.29	1,064,899.43	1,197,631.01	1,177,058.15	1,193,806.81	1,425,646.57	1,084,541.83	1,022,346.56	1,247,104.29	1,249,114.14	1,200,017.62	1,363,546.55	929,429.67	827,580.86
PATRIMONIO	4,073,169.51	1.37	296,448,907.94	299,937,159.64	303,694,055.93	297,325,691.21	301,035,780.77	306,114,939.13	301,835,277.57	303,538,978.99	306,413,544.61	303,745,770.14	307,221,245.65	310,429,020.59	300,522,077.45
Capital	0.00	0.00	300,000,000.00	300,000,000.00	300,000,000.00	300,000,000.00	300,000,000.00	300,000,000.00	300,000,000.00	300,000,000.00	300,000,000.00	300,000,000.00	300,000,000.00	300,000,000.00	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	30,886,381.22	-41.40	-74,610,545.67	-3,779,159.80	-3,085,085.70	-13,353,779.23	-12,942,052.04	-11,387,038.42	-19,143,256.37	-21,257,775.73	-21,974,936.67	-28,309,892.14	-28,535,972.09	-28,736,769.34	-43,724,164.45
Utilidad de Periodo	-26,813,211.71	-37.73	71,059,453.61	3,716,319.44	6,779,141.63	10,679,470.44	13,977,832.81	17,501,977.55	20,978,533.94	24,796,754.72	28,388,481.28	32,055,662.28	35,757,217.74	39,165,789.93	44,246,241.90
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	41,036,937.65	1.73	2,368,845,912.73	2,360,709,219.08	2,358,560,542.38	2,381,243,448.45	2,361,750,359.31	2,387,006,665.59	2,355,007,211.49	2,349,723,936.87	2,369,732,049.44	2,370,492,683.54	2,385,145,535.21	2,426,486,251.33	2,409,882,850.38