

BANCO GENERAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017	2018										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(54,865.02)	(3.73%)	1,472,216.38	1,348,110.58	1,413,408.80	1,421,584.20	1,417,662.97	1,383,070.28	1,420,501.22	1,473,567.76	1,431,084.24	1,451,215.54	1,396,207.05	1,568,142.81
Depositos Locales en Bancos	(6,558.54)	(12.71%)	51,608.10	50,697.13	57,073.36	42,138.06	42,480.89	47,267.59	42,637.08	47,750.42	82,970.57	42,472.39	53,820.71	44,046.79
A la Vista	(6,558.96)	(58.24%)	11,261.08	10,350.31	16,725.23	1,790.41	2,132.95	6,917.31	2,289.45	7,402.21	2,624.69	2,126.16	13,471.77	3,701.55
A Plazo	0.42	0.00%	40,347.02	40,346.83	40,348.13	40,347.65	40,347.94	40,350.28	40,347.63	40,348.21	80,345.88	40,346.23	40,348.94	40,345.23
Depositos Extranjeros en Bancos	33,695.54	2.96%	1,140,200.99	1,100,300.60	1,123,068.34	1,193,542.29	1,154,021.88	1,139,484.44	1,120,373.49	1,234,215.99	1,119,769.96	1,153,862.65	1,137,239.93	1,273,303.59
A la Vista	45,419.70	41.04%	110,674.82	118,453.07	73,250.59	169,352.43	132,037.49	126,517.00	149,773.49	119,715.99	52,669.96	56,762.65	91,104.93	108,243.59
A Plazo	(11,724.17)	(1.14%)	1,029,526.17	981,847.54	1,049,817.75	1,024,189.86	1,021,984.39	1,012,967.43	970,600.00	1,114,500.00	1,067,100.00	1,097,100.00	1,046,135.00	1,165,060.00
Menos Provisiones	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
Locales	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
Extranjero	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
Otros	(82,002.02)	(29.24%)	280,407.30	197,112.85	233,267.11	185,903.85	221,160.20	196,318.25	257,490.65	191,601.35	228,343.71	254,880.49	205,146.40	250,792.44
CARTERA CREDITICIA	409,538.12	3.90%	10,503,447.84	10,555,539.47	10,546,624.38	10,593,329.00	10,708,597.58	10,708,348.27	10,761,644.27	10,749,047.76	10,819,203.92	10,816,288.95	10,902,344.39	10,902,975.14
Locales	379,550.73	3.79%	10,022,954.95	10,087,557.33	10,098,018.40	10,136,147.09	10,247,793.19	10,249,085.58	10,296,475.95	10,296,727.02	10,320,930.33	10,320,713.46	10,388,574.50	10,410,867.47
Extranjero	46,216.62	7.52%	614,988.33	612,553.03	594,515.62	599,594.42	604,223.30	604,172.03	610,827.40	598,452.52	644,342.97	642,144.54	660,783.34	640,302.75
Menos Provisiones	16,229.23	12.07%	134,495.43	144,570.88	145,909.64	142,412.51	143,418.92	144,909.34	145,659.08	146,131.78	146,069.37	146,569.05	147,013.45	148,195.07
Locales	15,512.25	11.73%	132,231.89	140,776.17	142,213.46	138,832.69	139,959.02	141,499.82	142,246.43	142,726.58	142,878.41	143,577.71	143,858.14	145,112.72
Extranjero	716.97	31.67%	2,263.54	3,794.71	3,696.18	3,579.82	3,459.90	3,409.52	3,412.65	3,405.20	3,190.96	2,991.34	3,155.31	3,082.35
INVERSIONES EN VALORES	537,263.34	15.59%	3,445,456.02	3,495,452.54	3,423,345.61	3,411,758.81	3,524,732.05	3,447,877.94	3,534,648.73	3,520,017.21	3,559,080.61	3,553,635.56	3,630,201.14	3,608,321.10
Locales	(6,856.12)	(0.48%)	1,418,770.94	1,422,152.10	1,423,604.46	1,413,879.30	1,411,752.75	1,401,723.47	1,398,112.97	1,389,801.73	1,406,058.09	1,406,735.79	1,393,565.61	1,417,550.93
Extranjero	544,119.45	26.85%	2,026,685.07	2,073,300.44	1,999,741.15	1,997,879.51	2,112,979.30	2,046,154.47	2,136,535.76	2,130,215.48	2,153,022.52	2,146,899.78	2,236,635.52	2,190,770.17
Menos Provisiones	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
Locales	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
Extranjero	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
OTROS ACTIVOS	62,168.10	8.81%	705,534.49	733,153.23	702,081.52	751,156.08	797,631.06	709,118.64	701,603.74	701,460.05	712,297.42	735,637.85	769,885.47	828,328.64
Locales	60,198.55	8.72%	690,306.19	719,340.17	687,473.84	736,243.70	781,256.91	691,455.54	683,120.99	679,576.44	694,387.67	718,342.54	751,314.91	810,007.48
Extranjero	1,969.55	12.93%	15,228.30	13,813.06	14,607.68	14,912.38	16,374.15	17,663.10	18,482.74	21,883.61	17,909.75	17,295.31	18,570.56	18,321.16
TOTAL DE ACTIVOS	954,104.53	5.92%	16,126,654.73	16,132,255.83	16,085,460.31	16,177,828.09	16,448,623.65	16,248,415.14	16,418,397.95	16,444,092.77	16,521,666.19	16,556,777.90	16,698,638.05	16,907,767.69
DEPOSITOS	707,475.06	6.27%	11,289,482.51	11,253,606.72	11,320,194.89	11,403,397.56	11,534,305.62	11,374,355.00	11,400,187.04	11,436,568.06	11,503,319.12	11,485,276.93	11,570,177.59	11,598,483.91
Locales	678,597.43	6.22%	10,901,552.69	10,853,237.38	10,923,556.14	11,007,954.49	11,133,077.68	10,993,740.30	11,003,695.46	11,028,087.27	11,111,394.81	11,090,560.40	11,182,718.63	11,157,913.34

BANCO GENERAL, S.A.
BALANCE DE SITUACION
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(En Miles de Balboas)

	Diciembre
ACTIVOS LIQUIDOS	1,417,351.36
Depositos Locales en Bancos	45,049.56
A la Vista	4,702.12
A Plazo	40,347.44
Depositos Extranjeros en Bancos	1,173,896.52
A la Vista	156,094.52
A Plazo	1,017,802.00
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	198,405.27
CARTERA CREDITICIA	10,912,985.96
Locales	10,402,505.68
Extranjero	661,204.94
Menos Provisiones	150,724.66
Locales	147,744.14
Extranjero	2,980.52
INVERSIONES EN VALORES	3,982,719.35
Locales	1,411,914.83
Extranjero	2,570,804.52
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
OTROS ACTIVOS	767,702.59
Locales	750,504.75
Extranjero	17,197.84
TOTAL DE ACTIVOS	17,080,759.26
DEPOSITOS	11,996,957.57
Locales	11,580,150.12

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			2017 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
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
De Particulares	637,497.43	5.90%	10,807,713.05	10,753,779.53	10,801,580.02	10,879,691.41	11,025,784.97	10,906,089.79	10,923,262.15	10,960,928.46	11,001,459.77	10,999,892.97	11,069,647.44	11,098,753.41
A la Vista	366,194.25	15.42%	2,375,214.75	2,288,189.00	2,288,507.36	2,282,666.99	2,445,203.65	2,360,265.08	2,328,171.27	2,362,653.90	2,335,790.84	2,312,309.55	2,396,347.58	2,445,538.52
A Plazo	264,115.40	5.11%	5,171,801.35	5,218,910.57	5,264,389.65	5,315,950.14	5,333,312.48	5,363,039.55	5,391,247.70	5,437,764.32	5,471,360.40	5,483,349.26	5,501,547.68	5,450,724.46
De Ahorros	7,187.78	0.22%	3,260,696.95	3,246,679.95	3,248,683.01	3,281,074.28	3,247,268.84	3,182,785.16	3,203,843.18	3,160,510.25	3,194,308.54	3,204,234.17	3,171,752.18	3,202,490.44
De Bancos	41,100.00	43.80%	93,839.64	99,457.85	121,976.12	128,263.08	107,292.71	87,650.51	80,433.31	67,158.81	109,935.04	90,667.43	113,071.19	59,159.93
A la Vista	1,712.92	61.88%	2,768.34	1,368.73	1,723.92	1,830.95	2,269.23	2,665.83	3,028.73	2,082.88	2,805.57	2,448.99	2,570.14	5,815.64
A Plazo	39,387.08	43.25%	91,071.30	98,089.11	120,252.20	126,432.13	105,023.48	84,984.69	77,404.58	65,075.93	107,129.46	88,218.44	110,501.05	53,344.29
Extranjero	28,877.63	7.44%	387,929.82	400,369.34	396,638.74	395,443.07	401,227.94	380,614.70	396,491.58	408,480.79	391,924.30	394,716.53	387,458.96	440,570.56
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
De Particulares	(10,914.83)	(5.30%)	205,771.23	224,796.02	217,203.13	215,632.27	208,975.01	203,879.89	214,066.92	226,091.42	211,957.72	216,581.66	212,264.65	208,332.89
A la Vista	5,218.09	6.62%	78,852.78	90,219.66	83,043.58	85,855.21	81,820.58	79,016.12	83,275.47	81,748.06	76,078.31	83,047.75	86,526.13	82,727.61
A Plazo	(11,754.05)	(13.10%)	89,703.73	95,414.36	95,341.22	90,206.04	89,091.43	79,545.71	84,774.26	84,455.00	85,259.28	85,668.83	79,560.18	79,183.84
De Ahorros	(4,378.87)	(11.77%)	37,214.73	39,162.00	38,818.33	39,571.02	38,063.00	45,318.06	46,017.19	59,888.36	50,620.13	47,865.09	46,178.34	46,421.43
De Bancos	39,792.46	21.84%	182,158.59	175,573.32	179,435.62	179,810.81	192,252.93	176,734.81	182,424.65	182,389.37	179,966.59	178,134.86	175,194.31	232,237.68
A la Vista	39,792.46	382.90%	10,392.36	3,807.09	7,669.39	8,044.58	20,486.70	4,968.58	5,658.42	5,623.14	3,200.36	6,368.63	3,428.08	60,471.45
A Plazo	0.00	0.00%	171,766.23	171,766.23	171,766.23	171,766.23	171,766.23	171,766.23	176,766.23	176,766.23	176,766.23	171,766.23	171,766.23	171,766.23
OBLIGACIONES	226,382.35	7.96%	2,845,716.90	2,849,285.01	2,770,020.73	2,771,511.30	2,808,066.69	2,877,542.23	2,980,518.43	2,988,184.10	2,999,642.25	2,995,739.07	3,046,638.89	3,137,288.76
Locales	33,315.62	11.74%	283,895.62	283,895.62	278,270.62	278,270.62	278,270.62	290,336.25	297,601.88	322,680.00	322,680.00	322,680.00	322,680.00	319,945.62
Extranjero	193,066.73	7.54%	2,561,821.28	2,565,389.38	2,491,750.10	2,493,240.67	2,529,796.07	2,587,205.98	2,682,916.55	2,665,504.10	2,676,962.25	2,673,059.07	2,723,958.89	2,817,343.13
OTROS PASIVOS	(32,759.54)	(4.23%)	774,718.03	771,638.61	724,690.54	764,282.42	839,893.40	707,530.27	769,696.50	725,552.46	692,406.72	775,987.07	764,393.15	830,641.81
Locales	(15,818.25)	(2.18%)	724,999.37	716,436.22	671,540.18	713,938.26	770,569.42	637,511.06	738,502.26	682,908.52	657,706.69	743,778.27	723,958.22	786,016.86
Extranjero	(16,941.29)	(34.07%)	49,718.66	55,202.39	53,150.36	50,344.16	69,323.98	70,019.21	31,194.24	42,643.94	34,700.03	32,208.80	40,434.93	44,624.95
PATRIMONIO	53,006.66	4.36%	1,216,737.29	1,257,725.49	1,270,554.16	1,238,636.82	1,266,357.94	1,288,987.63	1,267,995.98	1,293,788.16	1,326,298.10	1,299,774.83	1,317,428.41	1,341,353.21
Capital	0.00	0.00%	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
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
Otras Reservas	(1,660.79)	(1.24%)	134,259.11	134,259.11	134,289.02	134,289.02	134,351.49	134,373.07	134,395.50	134,399.68	134,422.99	134,445.96	134,486.48	134,511.09
Provisiones Dinámicas	0.00	0.00%	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48
Otras Reservas	(1,660.79)	(435.18%)	381.64	381.64	411.54	411.54	474.01	495.60	518.02	522.20	545.51	568.48	609.00	633.61

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	Diciembre
Oficiales	0.00
De Particulares	11,445,210.48
A la Vista	2,741,409.00
A Plazo	5,435,916.75
De Ahorros	3,267,884.73
De Bancos	134,939.64
A la Vista	4,481.26
A Plazo	130,458.38
Extranjero	416,807.45
Oficiales	0.00
De Particulares	194,856.40
A la Vista	84,070.87
A Plazo	77,949.68
De Ahorros	32,835.86
De Bancos	221,951.05
A la Vista	50,184.82
A Plazo	171,766.23
OBLIGACIONES	3,072,099.25
Locales	317,211.25
Extranjero	2,754,888.00
OTROS PASIVOS	741,958.49
Locales	709,181.12
Extranjero	32,777.36
PATRIMONIO	1,269,743.95
Capital	500,000.00
Reservas de Capital	0.00
Otras Reservas	132,598.32
Provisiones Dinámicas	133,877.48
Otras Reservas	(1,279.15)

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Utilidad de Periodos Anteriores	91,787.81	20.03%	458,299.54	545,757.32	545,727.42	550,256.98	550,194.51	550,349.13	550,326.70	550,322.53	550,299.22	550,276.25	550,235.72	550,211.12
Utilidad de Periodo	(22,759.30)	(23.90%)	95,231.97	27,923.51	50,685.10	26,990.42	53,157.52	81,074.12	56,860.18	86,158.78	115,671.04	93,497.52	122,875.96	149,655.13
Ganancia o Perdida en Valores Disponibles para la Venta	(14,361.06)	(49.61%)	28,946.68	49,785.55	39,852.62	27,100.39	28,654.41	23,191.31	26,413.60	22,907.18	25,904.86	21,555.11	9,830.25	6,975.88
Deuda Subordinada	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	954,104.53	5.92%	16,126,654.73	16,132,255.83	16,085,460.31	16,177,828.09	16,448,623.65	16,248,415.14	16,418,397.95	16,444,092.77	16,521,666.19	16,556,777.90	16,698,638.05	16,907,767.69

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	Diciembre
Utilidad de Periodos Anteriores	550,087.34
Utilidad de Periodo	72,472.66
Ganancia o Perdida en Valores Disponible para la Venta	14,585.62
Deuda Subordinada	0.00
PASIVO Y PATRIMONIO	17,080,759.26