

BANCO GENERAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2020		2021									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(150,774.69)	(10.93%)	1,380,081.28	1,464,358.26	1,581,555.83	1,272,009.87	1,381,477.21	1,555,203.65	1,357,603.11	1,478,799.79	1,460,642.48	1,334,440.22	1,489,636.62	1,546,659.73
Depositos Locales en Bancos	(760.73)	(1.30%)	58,557.19	58,028.31	64,138.50	38,194.80	45,638.47	108,587.24	40,008.97	52,495.01	41,113.20	51,610.02	55,018.10	146,377.56
A la Vista	(759.54)	(1.30%)	58,218.71	57,689.83	63,799.10	37,855.40	45,299.07	108,247.84	39,669.57	52,155.61	40,775.90	51,272.72	54,680.80	146,040.27
A Plazo	(1.19)	(0.35%)	338.48	338.48	339.40	339.40	339.40	339.40	339.40	339.40	337.30	337.30	337.30	337.30
Depositos Extranjeros en Bancos	(159,555.69)	(13.66%)	1,167,928.92	1,205,680.94	1,291,984.31	1,018,943.83	1,115,400.18	1,257,131.70	1,141,413.50	1,198,778.37	1,214,806.67	1,073,304.45	1,172,702.46	1,109,059.60
A la Vista	(128,855.69)	(53.06%)	242,828.92	331,580.94	305,084.31	309,343.83	284,300.18	252,016.70	291,413.50	294,078.37	279,606.67	257,404.45	252,602.46	145,059.60
A Plazo	(30,700.00)	(3.32%)	925,100.00	874,100.00	986,900.00	709,600.00	831,100.00	1,005,115.00	850,000.00	904,700.00	935,200.00	815,900.00	920,100.00	964,000.00
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	9,541.74	6.21%	153,595.17	200,649.01	225,433.01	214,871.25	220,438.57	189,484.72	176,180.64	227,526.42	204,722.62	209,525.76	261,916.06	291,222.57
CARTERA CREDITICIA	(236,681.04)	(2.30%)	10,300,026.90	10,217,444.47	10,169,872.80	10,089,365.38	10,063,178.63	10,122,247.57	10,073,503.43	10,072,895.36	10,078,087.00	10,088,766.47	10,086,874.30	10,089,994.87
Locales	(170,080.66)	(1.68%)	10,123,268.78	10,051,843.61	10,022,145.71	9,979,196.61	9,961,996.31	9,990,836.03	9,958,578.96	9,959,168.97	9,970,886.11	10,005,919.32	10,008,193.57	10,016,408.60
Extranjero	15,593.72	2.83%	550,857.89	550,075.30	540,681.02	510,143.72	508,484.76	548,796.10	543,046.02	553,095.77	557,837.16	548,253.32	556,426.88	560,059.96
Menos Provisiones	82,194.10	21.97%	374,099.77	384,474.44	392,953.93	399,974.95	407,302.44	417,384.57	428,121.55	439,369.38	450,636.27	465,406.16	477,746.14	486,473.69
Locales	82,205.12	22.54%	364,738.75	375,060.40	383,510.97	390,551.42	397,857.98	407,920.05	418,688.13	429,881.36	441,164.71	456,084.41	468,512.92	477,141.74
Extranjero	(11.02)	(0.12%)	9,361.02	9,414.04	9,442.96	9,423.53	9,444.46	9,464.52	9,433.42	9,488.03	9,471.57	9,321.75	9,233.22	9,331.95
INVERSIONES EN VALORES	654,710.49	15.74%	4,159,712.40	4,148,139.01	4,097,489.94	4,428,528.09	4,366,983.89	4,515,197.82	4,557,099.51	4,572,441.53	4,553,547.94	4,638,712.24	4,605,628.74	4,560,426.40
Locales	(229,380.41)	(14.72%)	1,558,628.88	1,505,230.46	1,474,845.42	1,447,585.61	1,472,169.89	1,469,992.36	1,465,222.96	1,450,513.92	1,454,840.22	1,418,715.60	1,398,895.76	1,332,162.49
Extranjero	884,090.90	33.99%	2,601,083.52	2,642,908.55	2,622,644.53	2,980,942.48	2,894,814.00	3,045,205.46	3,091,876.56	3,121,927.61	3,098,707.72	3,219,996.65	3,206,732.98	3,228,263.91
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	(100,407.93)	(9.12%)	1,100,403.78	1,089,973.88	1,082,683.90	1,141,729.28	1,012,069.08	1,055,454.93	1,064,170.82	1,051,411.93	1,045,900.37	992,628.03	1,075,824.32	1,045,499.22
Locales	(56,096.31)	(5.55%)	1,010,759.39	993,804.50	991,828.04	1,058,749.93	963,139.84	1,016,593.19	1,023,288.58	1,009,361.54	1,004,403.26	953,061.89	1,039,531.08	998,143.97
Extranjero	(44,311.62)	(49.43%)	89,644.39	96,169.38	90,855.86	82,979.35	48,929.24	38,861.74	40,882.24	42,050.39	41,497.11	39,566.15	36,293.24	47,355.25
TOTAL DE ACTIVOS	166,846.83	0.98%	16,940,224.37	16,919,915.62	16,931,602.47	16,931,632.62	16,823,708.81	17,248,103.96	17,052,376.87	17,175,548.62	17,138,177.79	17,054,546.98	17,257,963.99	17,242,580.22
DEPOSITOS	364,704.00	2.74%	13,288,936.99	13,228,627.27	13,270,067.05	13,368,405.99	13,353,515.98	13,328,238.56	13,399,219.58	13,370,494.17	13,419,579.01	13,402,987.46	13,497,826.74	13,475,967.58
Locales	453,408.65	3.52%	12,881,920.86	12,887,999.56	12,941,782.07	13,037,189.84	13,030,804.94	12,992,728.74	13,070,831.86	13,046,409.29	13,090,400.08	13,037,168.20	13,176,076.73	13,156,803.75

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(En Miles de Balboas)

	Diciembre
ACTIVOS LIQUIDOS	1,229,306.60
Depositos Locales en Bancos	57,796.46
A la Vista	57,459.16
A Plazo	337.30
Depositos Extranjeros en Bancos	1,008,373.23
A la Vista	113,973.23
A Plazo	894,400.00
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	163,136.91
CARTERA CREDITICIA	10,063,345.86
Locales	9,953,188.12
Extranjero	566,451.61
Menos Provisiones	456,293.87
Locales	446,943.86
Extranjero	9,350.00
INVERSIONES EN VALORES	4,814,422.89
Locales	1,329,248.46
Extranjero	3,485,174.42
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
OTROS ACTIVOS	999,995.85
Locales	954,663.08
Extranjero	45,332.77
TOTAL DE ACTIVOS	17,107,071.20
DEPOSITOS	13,653,640.99
Locales	13,335,329.51

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			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	458,571.94	3.56%	12,870,330.84	12,877,227.61	12,934,718.43	13,024,205.29	13,018,995.79	12,980,978.05	13,059,826.61	13,035,455.18	13,080,341.05	13,026,177.43	13,166,447.53	13,149,532.65
A la Vista	190,289.53	6.65%	2,861,060.44	2,872,130.00	2,932,575.48	3,011,640.07	2,955,547.99	2,947,686.49	3,025,535.73	2,996,616.32	3,004,973.82	2,934,984.68	3,058,627.76	2,998,185.74
A Plazo	(227,702.01)	(3.95%)	5,758,057.91	5,732,809.36	5,673,826.93	5,636,711.69	5,640,458.81	5,629,768.82	5,613,014.87	5,587,146.00	5,554,740.05	5,568,517.02	5,575,470.88	5,512,645.72
De Ahorros	495,984.42	11.67%	4,251,212.49	4,272,288.25	4,328,316.03	4,375,853.52	4,422,988.99	4,403,522.74	4,421,276.01	4,451,692.86	4,520,627.17	4,522,675.73	4,532,348.89	4,638,701.18
De Bancos	(5,163.29)	(44.55%)	11,590.02	10,771.95	7,063.64	12,984.55	11,809.15	11,750.68	11,005.25	10,954.11	10,059.04	10,990.77	9,629.21	7,271.10
A la Vista	(970.62)	(18.31%)	5,302.22	4,394.79	3,811.52	5,839.31	5,076.53	5,088.04	5,293.64	5,274.17	4,445.10	5,376.84	5,534.07	4,984.96
A Plazo	(4,192.67)	(66.68%)	6,287.81	6,377.16	3,252.12	7,145.24	6,732.62	6,662.64	5,711.62	5,679.93	5,613.93	5,613.93	4,095.14	2,286.14
Extranjero	(88,704.65)	(21.79%)	407,016.13	340,627.71	328,284.98	331,216.16	322,711.03	335,509.83	328,387.72	324,084.89	329,178.93	365,819.26	321,750.00	319,163.83
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	(16,460.76)	(11.10%)	148,247.10	151,725.77	142,184.17	142,191.66	141,593.20	151,040.62	141,613.79	141,068.26	141,619.08	181,042.33	137,360.14	133,057.67
A la Vista	(12,775.86)	(16.91%)	75,545.90	78,902.85	71,079.15	71,027.14	70,087.87	75,043.13	74,147.49	72,670.39	74,985.55	112,413.77	69,912.99	66,972.17
A Plazo	(5,869.09)	(14.45%)	40,626.73	40,020.11	39,977.69	39,887.40	40,867.27	41,272.92	36,671.33	36,799.38	36,228.29	36,481.44	35,138.63	34,729.86
De Ahorros	2,184.18	6.81%	32,074.47	32,802.80	31,127.33	31,277.12	30,638.06	34,724.58	30,794.97	31,598.49	30,405.25	32,147.12	32,308.52	31,355.65
De Bancos	(72,243.88)	(27.92%)	258,769.03	188,901.94	186,100.81	189,024.50	181,117.83	184,469.20	186,773.93	183,016.63	187,559.84	184,776.93	184,389.87	186,106.16
A la Vista	(73,243.88)	(86.17%)	85,002.80	15,135.71	12,334.58	15,258.27	7,151.60	10,402.97	12,507.70	9,250.40	12,793.61	10,010.70	9,623.64	11,339.93
A Plazo	1,000.00	0.58%	173,766.23	173,766.23	173,766.23	173,766.23	173,966.23	174,066.23	174,266.23	173,766.23	174,766.23	174,766.23	174,766.23	174,766.23
OBLIGACIONES	7,835.80	0.61%	1,288,443.75	1,273,492.46	1,223,208.34	1,220,077.96	1,221,412.21	1,612,571.55	1,394,123.15	1,396,468.65	1,385,402.71	1,319,739.13	1,302,925.00	1,296,983.59
Locales	(233,031.56)	(100.00%)	233,031.56	220,492.50	217,680.00	217,680.00	217,680.00	217,680.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	240,867.37	22.82%	1,055,412.19	1,052,999.96	1,005,528.34	1,002,397.96	1,003,732.21	1,394,891.55	1,394,123.15	1,396,468.65	1,385,402.71	1,319,739.13	1,302,925.00	1,296,983.59
OTROS PASIVOS	(187,544.53)	(19.94%)	940,330.84	980,658.81	1,001,750.86	967,627.95	845,717.02	883,329.00	861,100.72	976,980.34	862,629.92	906,204.07	1,021,747.04	1,024,289.37
Locales	(186,254.04)	(20.41%)	912,477.19	952,927.17	987,367.08	950,790.73	826,037.77	859,557.79	835,661.21	947,474.38	840,645.54	881,229.85	991,480.85	1,000,973.32
Extranjero	(1,290.49)	(4.63%)	27,853.65	27,731.64	14,383.78	16,837.22	19,679.25	23,771.21	25,439.50	29,505.97	21,984.39	24,974.22	30,266.20	23,316.04
PATRIMONIO	(18,148.45)	(1.28%)	1,422,512.79	1,437,137.08	1,436,576.21	1,375,520.72	1,403,063.60	1,423,964.85	1,397,933.43	1,431,605.45	1,470,566.14	1,425,616.31	1,435,465.20	1,445,339.69
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	(973.69)	(0.67%)	145,127.23	143,729.94	144,118.30	144,494.76	144,234.64	144,510.48	145,001.87	145,057.61	144,553.23	144,877.75	144,396.20	144,411.89
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	(973.69)	(8.66%)	11,249.75	9,852.46	10,240.83	10,617.28	10,357.16	10,633.00	11,124.39	11,180.13	10,675.76	11,000.27	10,518.72	10,534.42

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	Diciembre
Oficiales	0.00
De Particulares	13,328,902.78
A la Vista	3,051,349.97
A Plazo	5,530,355.90
De Ahorros	4,747,196.91
De Bancos	6,426.73
A la Vista	4,331.59
A Plazo	2,095.14
Extranjero	318,311.48
Oficiales	0.00
De Particulares	131,786.34
A la Vista	62,770.04
A Plazo	34,757.64
De Ahorros	34,258.65
De Bancos	186,525.14
A la Vista	11,758.91
A Plazo	174,766.23
OBLIGACIONES	1,296,279.55
Locales	0.00
Extranjero	1,296,279.55
OTROS PASIVOS	752,786.31
Locales	726,223.15
Extranjero	26,563.16
PATRIMONIO	1,404,364.35
Capital	500,000.00
Reservas de Capital	0.00
Otras Reservas	144,153.54
Provisiones Dinámicas	133,877.48
Otras Reservas	10,276.06

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Utilidad de Periodos Anteriores	(38,090.22)	(5.45%)	699,258.90	659,204.87	658,816.51	660,827.46	661,087.58	660,811.74	660,320.35	660,264.61	660,768.98	660,444.47	660,926.02	660,910.32
Utilidad de Periodo	82,742.08	(196.78%)	(42,048.61)	19,868.44	41,544.99	(441.58)	20,976.78	41,052.20	13,032.71	37,663.30	69,148.38	35,462.93	62,741.68	83,457.35
Ganancia o Perdida en Valores Disponibles para la Venta	(61,826.61)	(51.45%)	120,175.27	114,333.83	92,096.41	70,640.08	76,764.60	77,590.43	79,578.50	88,619.94	96,095.54	84,831.17	67,401.31	56,560.13
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	166,846.82	0.98%	16,940,224.37	16,919,915.62	16,931,602.47	16,931,632.62	16,823,708.81	17,248,103.96	17,052,376.87	17,175,548.62	17,138,177.79	17,054,546.98	17,257,963.99	17,242,580.22

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	Diciembre
Utilidad de Periodos Anteriores	661,168.68
Utilidad de Periodo	40,693.47
Ganancia o Perdida en Valores Disponible para la Venta	58,348.66
Deuda Subordinada	0.00
PASIVO Y PATRIMONIO	17,107,071.19