

**BANCO GENERAL, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2021 A DICIEMBRE 2022**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2021		2022									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
<b>ACTIVOS LIQUIDOS</b>	344,799.58	28.05%	1,229,306.60	1,280,804.04	1,675,557.42	1,526,409.37	1,586,483.76	1,425,713.78	1,458,395.60	1,349,413.24	1,246,914.45	1,342,509.85	1,359,585.92	1,519,619.44
Depositos Locales en Bancos	682.02	1.18%	57,796.46	62,487.54	54,904.32	59,013.76	54,159.93	47,610.28	42,580.67	72,774.09	44,821.74	63,636.35	44,456.36	46,892.67
A la Vista	1,019.32	1.77%	57,459.16	62,150.25	54,566.15	58,675.59	53,821.77	47,272.11	42,242.50	72,435.92	44,821.74	63,636.35	44,456.36	46,892.67
A Plazo	(337.30)	(100.00%)	337.30	337.30	338.17	338.17	338.17	338.17	338.17	338.17	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	311,385.24	30.88%	1,008,373.23	1,033,350.79	1,315,698.84	1,253,499.50	1,261,694.23	1,163,175.13	1,185,853.15	999,255.66	1,030,116.76	1,040,424.86	1,159,070.85	1,269,459.52
A la Vista	87,776.71	77.02%	113,973.23	186,350.79	248,198.84	173,149.50	239,694.23	181,375.13	137,753.15	142,255.66	142,416.76	143,924.86	257,870.85	268,459.52
A Plazo	223,608.53	25.00%	894,400.00	847,000.00	1,067,500.00	1,080,350.00	1,022,000.00	981,800.00	1,048,100.00	857,000.00	887,700.00	896,500.00	901,200.00	1,001,000.00
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	32,732.32	20.06%	163,136.91	184,965.71	304,954.26	213,896.10	270,629.59	214,928.37	229,961.78	277,383.48	171,975.94	238,448.65	156,058.71	203,267.25
<b>CARTERA CREDITICIA</b>	487,351.46	4.84%	10,063,345.86	10,092,672.23	10,071,035.95	10,044,620.18	10,056,284.88	10,066,887.58	10,104,159.17	10,080,069.81	10,105,082.20	10,218,485.29	10,396,448.99	10,471,969.90
Locales	312,717.82	3.14%	9,953,188.12	9,991,330.90	10,003,256.37	9,984,307.08	10,022,933.07	10,002,060.76	10,072,951.43	10,029,701.14	10,031,145.09	10,056,177.57	10,185,555.13	10,233,509.25
Extranjero	142,052.76	25.08%	566,451.61	564,941.52	538,648.07	537,906.37	516,707.83	544,748.08	502,986.30	516,894.26	536,600.81	622,053.59	667,206.80	691,170.89
Menos Provisiones	(32,580.88)	(7.14%)	456,293.87	463,600.18	470,868.50	477,593.27	483,356.01	479,921.26	471,778.57	466,525.59	462,663.71	459,745.88	456,312.94	452,710.24
Locales	(29,011.65)	(6.49%)	446,943.86	457,784.57	465,128.82	471,711.85	477,521.67	473,897.60	465,837.40	460,568.72	456,500.18	453,486.23	450,437.43	446,929.80
Extranjero	(3,569.23)	(38.17%)	9,350.00	5,815.61	5,739.68	5,881.42	5,834.34	6,023.66	5,941.17	5,956.87	6,163.53	6,259.65	5,875.51	5,780.44
<b>INVERSIONES EN VALORES</b>	(866,016.36)	(17.99%)	4,814,422.89	4,690,040.39	4,479,988.84	4,575,408.65	4,369,723.15	4,308,279.85	4,262,763.10	4,307,455.04	4,307,819.22	4,240,795.32	4,010,643.87	3,961,895.68
Locales	(99,673.45)	(7.50%)	1,329,248.46	1,363,895.78	1,370,461.88	1,404,195.29	1,407,292.86	1,397,056.63	1,342,639.09	1,352,053.19	1,364,003.32	1,324,708.19	1,299,683.10	1,297,377.72
Extranjero	(766,342.91)	(21.99%)	3,485,174.42	3,326,144.61	3,109,526.97	3,171,213.35	2,962,430.29	2,911,223.23	2,920,124.01	2,955,401.85	2,943,815.90	2,916,087.13	2,710,960.77	2,664,517.95
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
<b>OTROS ACTIVOS</b>	87,415.23	8.74%	999,995.85	1,030,448.33	991,768.32	1,023,216.16	1,023,749.87	965,263.24	1,008,748.43	1,016,424.71	1,025,017.53	1,101,629.91	1,115,240.20	1,154,833.04
Locales	75,214.16	7.88%	954,663.08	975,866.68	956,301.42	977,359.33	968,405.89	915,498.29	953,462.06	965,874.66	958,007.79	1,028,507.08	1,034,575.11	1,082,113.48
Extranjero	12,201.08	26.91%	45,332.77	54,581.66	35,466.90	45,856.83	55,343.98	49,764.95	55,286.37	50,550.05	67,009.74	73,122.83	80,665.09	72,719.56
<b>TOTAL DE ACTIVOS</b>	53,549.91	0.31%	17,107,071.20	17,093,964.99	17,218,350.53	17,169,654.35	17,036,241.65	16,766,144.45	16,834,066.30	16,753,362.80	16,684,833.39	16,903,420.36	16,881,918.98	17,108,318.06
<b>DEPOSITOS</b>	(382,473.21)	(2.80%)	13,653,640.99	13,517,291.63	13,620,324.10	13,576,746.07	13,572,044.99	13,368,294.78	13,436,860.08	13,359,409.76	13,391,560.62	13,392,735.85	13,333,930.93	13,341,456.96
Locales	(457,206.69)	(3.43%)	13,335,329.51	13,197,800.73	13,317,208.03	13,259,346.31	13,220,984.81	13,007,581.33	13,069,603.15	12,978,160.88	13,008,897.37	13,002,754.20	12,936,736.05	12,949,037.00

**BANCO GENERAL, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2021 A DICIEMBRE 2022**  
**( En Miles de Balboas )**

	Diciembre
<b>ACTIVOS LIQUIDOS</b>	1,574,106.17
Depositos Locales en Bancos	58,478.48
A la Vista	58,478.48
A Plazo	0.00
Depositos Extranjeros en Bancos	1,319,758.46
A la Vista	201,749.93
A Plazo	1,118,008.53
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	195,869.23
<b>CARTERA CREDITICIA</b>	10,550,697.32
Locales	10,265,905.95
Extranjero	708,504.36
Menos Provisiones	423,712.99
Locales	417,932.22
Extranjero	5,780.77
<b>INVERSIONES EN VALORES</b>	3,948,406.53
Locales	1,229,575.02
Extranjero	2,718,831.51
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
<b>OTROS ACTIVOS</b>	1,087,411.08
Locales	1,029,877.23
Extranjero	57,533.85
<b>TOTAL DE ACTIVOS</b>	17,160,621.11
<b>DEPOSITOS</b>	13,271,167.78
Locales	12,878,122.82

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			2021	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
			Diciembre											
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	(462,174.94)	(3.47%)	13,328,902.78	13,191,183.94	13,308,833.25	13,250,524.66	13,211,011.66	12,997,753.90	13,058,658.53	12,966,395.68	12,969,595.75	12,961,463.50	12,924,226.05	12,874,503.10
A la Vista	(310,725.25)	(10.18%)	3,051,349.97	3,006,139.96	2,999,454.94	2,991,687.25	2,950,710.13	2,854,312.81	2,867,748.76	2,721,723.94	2,703,534.11	2,665,312.24	2,705,052.65	2,667,973.46
A Plazo	(278,313.59)	(5.03%)	5,530,355.90	5,522,174.38	5,514,948.28	5,504,935.46	5,495,927.95	5,472,649.86	5,450,946.99	5,451,541.55	5,488,477.49	5,497,837.59	5,519,553.56	5,441,465.79
De Ahorros	126,863.90	2.67%	4,747,196.91	4,662,869.60	4,794,430.02	4,753,901.95	4,764,373.58	4,670,791.23	4,739,962.78	4,793,130.19	4,777,584.15	4,798,313.68	4,699,619.83	4,765,063.85
De Bancos	4,968.24	77.31%	6,426.73	6,616.80	8,374.78	8,821.65	9,973.15	9,827.43	10,944.62	11,765.20	39,301.62	41,290.70	12,510.00	74,533.89
A la Vista	5,121.39	118.23%	4,331.59	4,562.90	6,331.88	6,778.75	7,967.62	7,821.91	8,939.09	9,794.25	14,330.67	19,319.75	5,562.60	7,591.91
A Plazo	(153.15)	(7.31%)	2,095.14	2,053.89	2,042.89	2,042.89	2,005.52	2,005.52	2,005.52	1,970.95	24,970.95	21,970.95	6,947.40	66,941.99
Extranjero	74,733.49	23.48%	318,311.48	319,490.90	303,116.07	317,399.76	351,060.18	360,713.45	367,256.93	381,248.88	382,663.26	389,981.66	397,194.88	392,419.97
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	80,560.93	61.13%	131,786.34	124,464.33	122,255.56	137,322.20	167,302.94	176,559.49	184,764.18	189,554.47	198,722.08	197,731.86	215,657.65	204,468.54
A la Vista	39,946.17	63.64%	62,770.04	55,496.09	54,454.09	65,047.60	60,916.32	67,795.50	68,477.16	70,362.52	64,400.94	65,578.07	82,326.67	72,932.74
A Plazo	30,645.42	88.17%	34,757.64	34,509.40	33,949.10	37,782.65	38,162.97	41,708.80	48,506.03	50,550.10	62,763.57	63,215.13	66,177.15	66,180.38
De Ahorros	9,969.34	29.10%	34,258.65	34,458.84	33,852.37	34,491.95	68,223.64	67,055.19	67,780.99	68,641.84	71,557.57	68,938.66	67,153.83	65,355.41
De Bancos	(5,827.44)	(3.12%)	186,525.14	195,026.57	180,860.51	180,077.56	183,757.25	184,153.96	182,492.76	191,694.41	183,941.18	192,249.80	181,537.23	187,951.43
A la Vista	(2,827.44)	(24.05%)	11,758.91	20,260.34	6,594.28	8,311.33	9,991.02	9,387.73	7,726.53	16,928.18	9,174.95	17,483.57	6,771.00	13,185.20
A Plazo	(3,000.00)	(1.72%)	174,766.23	174,766.23	174,266.23	171,766.23	173,766.23	174,766.23	174,766.23	174,766.23	174,766.23	174,766.23	174,766.23	174,766.23
OBLIGACIONES	112,003.94	8.64%	1,296,279.55	1,291,674.88	1,286,405.86	1,286,264.35	1,286,122.76	1,282,165.58	1,278,817.32	1,178,675.48	1,169,783.55	1,268,043.67	1,333,412.05	1,347,998.75
Locales	100,000.00	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	12,003.94	0.93%	1,296,279.55	1,291,674.88	1,286,405.86	1,286,264.35	1,286,122.76	1,282,165.58	1,278,817.32	1,178,675.48	1,169,783.55	1,268,043.67	1,333,412.05	1,347,998.75
OTROS PASIVOS	282,516.15	37.53%	752,786.31	890,719.35	926,135.86	1,007,644.35	914,340.93	819,812.18	911,361.30	926,736.04	812,694.13	1,043,678.14	989,167.22	1,084,270.55
Locales	266,337.95	36.67%	726,223.15	858,096.05	899,434.90	971,954.08	868,344.20	780,369.80	867,994.50	885,292.00	768,956.96	987,382.34	924,001.72	1,028,378.54
Extranjero	16,178.20	60.90%	26,563.16	32,623.30	26,700.96	35,690.27	45,996.73	39,442.38	43,366.80	41,444.04	43,737.17	56,295.80	65,165.50	55,892.01
PATRIMONIO	41,503.03	2.96%	1,404,364.35	1,394,279.13	1,385,484.72	1,298,999.57	1,263,732.96	1,295,871.92	1,207,027.60	1,288,541.51	1,310,795.09	1,198,962.70	1,225,408.78	1,334,591.79
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	6,321.46	4.39%	144,153.54	144,519.04	144,527.63	144,895.49	145,704.00	147,093.16	149,289.20	149,477.26	149,777.10	150,465.20	150,760.81	149,478.89
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	6,321.46	61.52%	10,276.06	10,641.57	10,650.16	11,018.01	11,826.52	13,215.69	15,411.73	15,599.79	15,899.62	16,587.73	16,883.34	15,601.41

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	Diciembre
Oficiales	0.00
De Particulares	12,866,727.84
A la Vista	2,740,624.72
A Plazo	5,252,042.31
De Ahorros	4,874,060.81
De Bancos	11,394.97
A la Vista	9,452.99
A Plazo	1,941.99
Extranjero	393,044.96
Oficiales	0.00
De Particulares	212,347.26
A la Vista	102,716.21
A Plazo	65,403.06
De Ahorros	44,227.99
De Bancos	180,697.70
A la Vista	8,931.47
A Plazo	171,766.23
<b>OBLIGACIONES</b>	<b>1,408,283.49</b>
Locales	100,000.00
Extranjero	1,308,283.49
<b>OTROS PASIVOS</b>	<b>1,035,302.45</b>
Locales	992,561.10
Extranjero	42,741.35
<b>PATRIMONIO</b>	<b>1,445,867.38</b>
Capital	500,000.00
Reservas de Capital	0.00
Otras Reservas	150,474.99
Provisiones Dinámicas	133,877.48
Otras Reservas	16,597.52

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	VARIACION ABSOLUTA	%	2021	2022										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Utilidad de Periodos Anteriores	134,344.45	20.32%	661,168.68	701,496.64	707,524.31	700,561.02	699,752.51	698,363.35	696,167.31	695,979.25	696,045.49	694,991.31	694,695.70	695,977.62
Utilidad de Periodo	161,115.17	395.92%	40,693.47	32,024.27	57,628.95	25,129.22	53,817.40	89,527.73	63,414.85	101,871.77	150,694.18	124,214.89	168,740.59	207,265.08
Ganancia o Perdida en Valores Disponibles para la Venta	(260,278.04)	(446.07%)	58,348.66	16,239.17	(24,196.17)	(71,586.16)	(135,540.95)	(139,112.32)	(201,843.76)	(158,786.76)	(185,721.68)	(270,708.70)	(288,788.31)	(218,129.80)
<b>PASIVO Y PATRIMONIO</b>	<b>53,549.91</b>	<b>0.31%</b>	<b>17,107,071.19</b>	<b>17,093,964.99</b>	<b>17,218,350.53</b>	<b>17,169,654.35</b>	<b>17,036,241.65</b>	<b>16,766,144.45</b>	<b>16,834,066.30</b>	<b>16,753,362.80</b>	<b>16,684,833.39</b>	<b>16,903,420.36</b>	<b>16,881,918.98</b>	<b>17,108,318.06</b>

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	Diciembre
Utilidad de Periodos Anteriores	795,513.13
Utilidad de Periodo	201,808.64
Ganancia o Perdida en Valores Disponible para la Venta	(201,929.38)
<b>PASIVO Y PATRIMONIO</b>	<b>17,160,621.11</b>