

BANCO GENERAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2024											
			2023	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
			Diciembre											
ACTIVOS LIQUIDOS	(401,260.35)	(24.06%)	1,667,914.18	1,404,845.26	1,457,399.10	1,490,521.53	1,379,358.36	1,451,880.24	1,589,130.88	1,421,384.90	1,643,112.30	1,423,312.51	1,343,301.49	1,405,200.98
Depositos Locales en Bancos	(11,228.21)	(14.41%)	77,925.15	55,583.91	65,748.97	49,137.32	41,964.23	42,687.80	61,102.61	41,214.35	109,171.31	41,358.59	57,987.60	87,119.71
A la Vista	(11,728.21)	(15.05%)	77,925.15	55,583.91	65,748.97	49,137.32	41,964.23	42,687.80	61,102.61	41,214.35	109,171.31	41,358.59	57,987.60	86,619.71
A Plazo	500.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00
Depositos Extranjeros en Bancos	(364,477.23)	(26.10%)	1,396,516.83	1,190,532.38	1,225,425.39	1,293,220.10	1,161,796.74	1,241,916.31	1,354,195.55	1,222,419.25	1,364,144.06	1,220,850.22	1,110,457.85	1,142,370.09
A la Vista	(227,577.23)	(57.70%)	394,416.83	164,232.38	202,825.39	254,220.10	174,096.74	234,216.31	353,795.55	256,019.25	337,644.06	329,350.22	213,257.85	264,370.09
A Plazo	(136,900.00)	(13.66%)	1,002,100.00	1,026,300.00	1,022,600.00	1,039,000.00	987,700.00	1,007,700.00	1,000,400.00	966,400.00	1,026,500.00	891,500.00	897,200.00	878,000.00
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	(25,554.92)	(13.21%)	193,472.20	158,728.97	166,224.74	148,164.11	175,597.39	167,276.14	173,832.72	157,751.31	169,796.93	161,103.70	174,856.04	175,711.18
CARTERA CREDITICIA	647,743.66	6.00%	10,802,283.19	10,910,913.23	10,920,010.45	10,920,409.13	11,013,945.54	11,064,029.27	11,166,091.87	11,190,677.04	11,178,964.68	11,339,976.95	11,458,724.61	11,493,252.17
Locales	499,773.74	4.80%	10,408,682.30	10,453,321.98	10,454,102.16	10,445,752.02	10,479,602.74	10,550,302.01	10,639,986.69	10,663,430.95	10,705,870.49	10,853,928.80	10,918,579.43	10,957,771.93
Extranjero	115,380.77	14.81%	779,231.36	844,756.57	852,892.59	860,367.20	919,892.83	898,628.83	909,910.40	904,805.07	843,535.42	849,320.28	897,221.94	886,671.60
Menos Provisiones	(32,589.16)	(8.45%)	385,630.47	387,165.33	386,984.30	385,710.09	385,550.03	384,901.57	383,805.23	377,558.97	370,441.22	363,272.12	357,076.76	351,191.36
Locales	(34,377.50)	(9.03%)	380,646.96	382,272.56	382,100.22	380,822.42	380,619.32	379,963.98	378,920.50	372,518.65	365,518.65	358,329.65	351,991.06	346,148.50
Extranjero	1,788.35	35.89%	4,983.51	4,892.76	4,884.07	4,887.67	4,930.71	4,937.58	4,884.73	5,040.32	4,922.57	4,942.47	5,085.70	5,042.85
INVERSIONES EN VALORES	362,497.05	8.92%	4,063,581.08	4,021,201.11	4,009,851.07	4,018,124.58	4,054,260.21	4,077,813.26	3,906,999.04	4,010,137.54	4,208,327.86	4,225,420.44	4,261,796.64	4,422,809.79
Locales	31,164.25	2.53%	1,231,370.88	1,220,627.88	1,215,261.23	1,189,464.69	1,259,635.91	1,202,636.30	1,192,251.11	1,190,749.71	1,199,147.72	1,220,776.54	1,237,174.63	1,268,352.69
Extranjero	331,332.80	11.70%	2,832,210.19	2,800,573.23	2,794,589.85	2,828,659.90	2,794,624.29	2,875,176.96	2,714,747.93	2,819,387.83	3,009,180.15	3,004,643.90	3,024,622.01	3,154,457.11
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	38,479.42	3.91%	984,234.45	1,015,571.29	1,007,947.25	1,016,109.39	980,626.32	990,167.30	971,047.11	1,009,774.27	1,110,431.11	1,126,857.08	1,145,434.17	1,118,249.59
Locales	18,743.41	2.02%	925,839.50	950,712.24	932,498.24	938,572.99	886,191.87	896,641.79	886,806.66	930,583.13	1,032,771.09	1,048,810.60	1,063,742.04	1,027,408.38
Extranjero	19,736.00	33.80%	58,394.95	64,859.05	75,449.01	77,536.40	94,434.45	93,525.51	84,240.45	79,191.14	77,660.02	78,046.48	81,692.14	90,841.21
TOTAL DE ACTIVOS	647,459.77	3.70%	17,518,012.89	17,352,530.89	17,395,207.88	17,445,164.63	17,428,190.43	17,583,890.07	17,633,268.90	17,631,973.75	18,140,835.96	18,115,566.98	18,209,256.91	18,439,512.54
DEPOSITOS	604,681.21	4.48%	13,500,891.48	13,357,146.76	13,394,927.70	13,418,696.64	13,415,841.47	13,572,186.12	13,513,891.73	13,473,187.33	13,639,951.77	13,673,963.32	13,791,663.76	13,804,353.93
Locales	625,353.30	4.79%	13,049,457.03	12,899,488.96	12,961,479.03	12,983,540.44	12,960,697.21	13,143,203.84	13,065,490.20	13,035,446.56	13,164,359.07	13,236,429.94	13,353,292.02	13,344,263.93

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	Diciembre
ACTIVOS LIQUIDOS	1,266,653.83
Depositos Locales en Bancos	66,696.94
A la Vista	66,196.94
A Plazo	500.00
Depositos Extranjeros en Bancos	1,032,039.61
A la Vista	166,839.61
A Plazo	865,200.00
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	167,917.28
CARTERA CREDITICIA	11,450,026.84
Locales	10,908,456.03
Extranjero	894,612.12
Menos Provisiones	353,041.31
Locales	346,269.46
Extranjero	6,771.86
INVERSIONES EN VALORES	4,426,078.12
Locales	1,262,535.13
Extranjero	3,163,542.99
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
OTROS ACTIVOS	1,022,713.87
Locales	944,582.91
Extranjero	78,130.96
TOTAL DE ACTIVOS	18,165,472.66
DEPOSITOS	14,105,572.70
Locales	13,674,810.32

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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	623,095.42	4.78%	13,036,960.58	12,856,813.18	12,942,964.39	12,965,982.45	12,946,379.01	13,127,770.78	13,053,274.38	13,016,726.10	13,141,962.07	13,210,146.00	13,336,893.35	13,330,619.18
A la Vista	(57,349.15)	(2.07%)	2,774,512.78	2,696,615.85	2,706,075.53	2,647,374.13	2,519,436.88	2,614,328.67	2,533,282.93	2,552,686.55	2,453,331.67	2,457,716.33	2,542,191.12	2,609,600.84
A Plazo	771,546.99	13.92%	5,541,444.76	5,604,342.54	5,691,756.42	5,783,552.88	5,846,382.11	5,978,373.93	6,014,935.44	6,066,542.77	6,249,424.91	6,335,045.31	6,408,235.95	6,269,970.59
De Ahorros	(91,102.43)	(1.93%)	4,721,003.04	4,555,854.79	4,545,132.44	4,535,055.45	4,580,560.03	4,535,068.18	4,505,056.01	4,397,496.78	4,439,205.49	4,417,384.37	4,386,466.28	4,451,047.75
De Bancos	2,257.88	18.07%	12,496.44	42,675.78	18,514.64	17,557.99	14,318.19	15,433.06	12,215.82	18,720.46	22,397.00	26,283.93	16,398.68	13,644.75
A la Vista	964.09	23.56%	4,092.90	4,641.84	5,389.70	10,651.05	7,306.28	8,671.15	5,653.91	5,494.24	5,170.79	9,417.72	4,701.33	5,447.41
A Plazo	1,293.80	15.40%	8,403.55	38,033.94	13,124.94	6,906.94	7,011.91	6,761.91	6,561.91	13,226.22	17,226.22	16,866.22	11,697.34	8,197.34
Extranjero	(20,672.08)	(4.58%)	451,434.46	457,657.80	433,448.67	435,156.21	455,144.27	428,982.28	448,401.53	437,740.77	475,592.70	437,533.38	438,371.74	460,090.00
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	(33,676.87)	(12.56%)	268,207.46	273,558.21	250,329.40	252,804.81	254,377.18	244,294.41	261,899.93	254,150.86	243,508.24	251,856.64	246,473.83	253,968.92
A la Vista	(21,929.14)	(29.19%)	75,128.36	75,578.70	71,810.78	77,813.45	76,837.73	68,558.81	85,186.93	73,176.47	66,154.30	70,262.00	66,521.71	65,687.27
A Plazo	10,326.53	7.79%	132,629.86	133,764.77	133,524.97	132,199.55	132,868.68	132,751.68	133,563.25	133,986.21	134,269.59	142,605.98	142,139.73	148,167.06
De Ahorros	(22,074.26)	(36.52%)	60,449.24	64,214.74	44,993.64	42,791.81	44,670.77	42,983.92	43,149.75	46,988.18	43,084.35	38,988.66	37,812.39	40,114.60
De Bancos	13,004.78	7.10%	183,226.99	184,099.59	183,119.27	182,351.40	200,767.09	184,687.87	186,501.60	183,589.90	232,084.46	185,676.74	191,897.91	206,121.08
A la Vista	(1,995.22)	(17.41%)	11,460.76	12,333.36	9,353.04	10,585.17	29,000.86	12,921.64	14,735.37	11,823.67	15,318.23	13,910.51	20,131.68	14,354.85
A Plazo	15,000.00	8.73%	171,766.23	171,766.23	173,766.23	171,766.23	171,766.23	171,766.23	171,766.23	171,766.23	216,766.23	171,766.23	171,766.23	191,766.23
OBLIGACIONES	(114,414.47)	(8.66%)	1,320,751.36	1,270,608.01	1,261,714.58	1,261,571.06	1,209,427.46	1,200,533.77	1,200,390.00	1,200,246.14	1,191,352.20	1,191,208.18	1,166,064.06	1,277,367.65
Locales	(27,307.69)	(14.00%)	195,000.00	195,000.00	195,000.00	195,000.00	195,000.00	195,000.00	195,000.00	195,000.00	195,000.00	195,000.00	170,000.00	170,000.00
Extranjero	(87,106.78)	(7.74%)	1,125,751.36	1,075,608.01	1,066,714.58	1,066,571.06	1,014,427.46	1,005,533.77	1,005,390.00	1,005,246.14	996,352.20	996,208.18	996,064.06	1,107,367.65
OTROS PASIVOS	63,793.04	6.07%	1,050,618.95	1,025,581.79	1,013,873.13	1,071,931.56	1,089,439.33	1,017,654.64	1,153,766.18	1,108,912.15	1,381,572.14	1,348,946.51	1,327,009.37	1,370,956.51
Locales	67,577.76	6.60%	1,024,042.55	997,265.65	993,182.88	1,049,702.86	1,061,153.86	997,495.63	1,133,214.95	1,083,051.47	1,361,910.75	1,323,842.19	1,301,582.81	1,353,387.47
Extranjero	(3,784.72)	(14.24%)	26,576.41	28,316.15	20,690.25	22,228.69	28,285.47	20,159.01	20,551.23	25,860.69	19,661.39	25,104.32	25,426.56	17,569.04
PATRIMONIO	93,399.98	5.68%	1,645,751.10	1,699,194.33	1,724,692.48	1,692,965.37	1,713,482.16	1,793,515.53	1,765,220.99	1,849,628.13	1,927,959.84	1,901,448.98	1,924,519.72	1,986,834.46
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	3,921.44	2.54%	154,508.85	154,426.57	155,125.51	154,298.07	154,694.76	155,679.85	153,510.58	155,103.82	154,188.85	155,502.03	158,835.46	158,464.47
Provisiones Dinámicas	5,132.46	3.83%	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	133,877.48	135,787.44	135,787.44	135,787.44	139,009.94	139,009.94
Otras Reservas	(1,211.02)	(5.87%)	20,631.37	20,549.09	21,248.03	20,420.59	20,817.28	21,802.37	19,633.10	19,316.38	18,401.41	19,714.59	19,825.52	19,454.53

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	Diciembre
Oficiales	0.00
De Particulares	13,660,056.00
A la Vista	2,717,163.63
A Plazo	6,312,991.75
De Ahorros	4,629,900.61
De Bancos	14,754.33
A la Vista	5,056.98
A Plazo	9,697.34
Extranjero	430,762.37
Oficiales	0.00
De Particulares	234,530.59
A la Vista	53,199.22
A Plazo	142,956.39
De Ahorros	38,374.98
De Bancos	196,231.78
A la Vista	9,465.55
A Plazo	186,766.23
OBLIGACIONES	1,206,336.90
Locales	167,692.31
Extranjero	1,038,644.59
OTROS PASIVOS	1,114,411.99
Locales	1,091,620.31
Extranjero	22,791.69
PATRIMONIO	1,739,151.08
Capital	500,000.00
Reservas de Capital	0.00
Otras Reservas	158,430.29
Provisiones Dinámicas	139,009.94
Otras Reservas	19,420.35

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Utilidad de Periodos Anteriores	122,745.80	12.39%	990,326.92	1,121,415.02	1,120,716.08	1,117,204.93	1,116,808.24	1,115,823.16	1,117,992.42	1,116,399.19	1,117,314.15	1,116,000.97	1,112,667.54	1,113,038.53
Utilidad de Periodo	(66,478.76)	(50.74%)	131,005.82	53,665.73	99,880.85	53,700.01	101,886.61	159,029.76	118,954.33	176,399.99	231,763.21	187,243.97	240,854.64	291,271.76
Ganancia o Perdida en Valores Disponibles para la Venta	33,211.50	(25.53%)	(130,090.49)	(130,312.99)	(151,029.96)	(132,237.65)	(159,907.45)	(137,017.22)	(125,236.34)	(98,274.86)	(75,306.37)	(57,297.99)	(87,837.92)	(75,940.30)
PASIVO Y PATRIMONIO	647,459.77	3.70%	17,518,012.89	17,352,530.89	17,395,207.88	17,445,164.63	17,428,190.43	17,583,890.07	17,633,268.90	17,631,973.75	18,140,835.96	18,115,566.98	18,209,256.91	18,439,512.54

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	Diciembre
Utilidad de Periodos Anteriores	1,113,072.71
Utilidad de Periodo	64,527.06
Ganancia o Perdida en Valores Disponibles para la Venta	(96,878.99)
PASIVO Y PATRIMONIO	18,165,472.66