



**ESTADO DE RESULTADO**  
**Banco General, S.A.**  
**ENERO - DICIEMBRE 2004**  
**(En Balboas)**

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	12,413,343.18	11,522,100.34	12,546,641.82	36,482,085.34	11,877,554.70	12,161,093.66	12,169,445.13	36,208,093.49	12,124,165.31	12,080,523.93	11,985,387.33	36,190,076.57	12,289,086.39	12,260,053.60	12,826,141.31	37,375,281.30	146,255,536.70
Préstamos	9,822,567.53	8,996,117.11	9,946,409.25	28,765,093.89	9,343,155.56	9,550,988.01	9,410,954.14	28,305,097.71	9,508,658.70	9,474,632.49	9,439,271.35	28,422,562.54	9,691,753.29	9,590,395.17	10,009,820.99	29,291,969.45	114,784,723.59
Depósitos	459,418.92	387,437.24	397,631.87	1,244,488.03	372,285.06	373,155.10	302,688.48	1,048,128.64	286,577.17	307,431.76	278,524.99	872,533.92	316,098.63	346,597.38	441,862.02	1,104,558.03	4,269,708.62
Inversiones	2,131,356.73	2,138,545.99	2,202,600.70	6,472,503.42	2,162,114.08	2,236,950.55	2,455,802.51	6,854,867.14	2,328,929.44	2,298,459.68	2,267,590.99	6,894,980.11	2,281,234.47	2,323,061.05	2,374,458.30	6,978,753.82	27,201,104.49
Arrendamiento Financiero	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	0.00	0.00
Otros Ingresos	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	0.00	0.00
Egresos de Operaciones	5,833,309.77	5,362,194.75	5,735,698.79	16,931,203.31	5,456,668.50	5,585,414.85	5,405,470.04	16,447,553.39	5,536,660.40	5,584,425.69	5,322,133.69	16,443,219.78	5,487,116.49	5,388,324.96	5,976,863.45	16,852,304.90	66,674,281.38
Intereses Pagados	5,431,685.72	5,015,594.36	5,286,896.93	15,734,177.01	5,059,349.20	5,156,458.44	4,975,686.77	15,191,494.41	5,098,413.34	5,091,328.63	4,880,395.96	15,070,137.93	5,043,334.58	4,938,818.82	5,278,229.93	15,260,383.33	61,256,192.68
Comisiones	401,624.05	346,600.39	448,801.86	1,197,026.30	397,319.30	428,956.41	429,783.27	1,256,058.98	438,247.06	493,097.06	441,737.73	1,373,081.85	443,781.91	449,506.14	698,633.52	1,591,921.57	5,418,088.70
Ingreso Neto de Intereses	6,580,033.41	6,159,905.59	6,810,943.03	19,550,882.03	6,420,886.20	6,575,678.81	6,763,975.09	19,760,540.10	6,587,504.91	6,496,098.24	6,663,253.64	19,746,856.79	6,801,969.90	6,871,728.64	6,849,277.86	20,522,976.40	79,581,255.32
Otros Ingresos	2,686,350.95	2,796,428.73	6,320,178.25	11,802,957.93	3,609,462.39	2,396,182.20	2,837,529.26	8,843,173.85	3,071,653.20	3,056,097.74	3,175,930.45	9,303,681.39	5,830,508.21	3,666,076.04	3,071,351.93	12,567,936.18	42,517,749.35
Comisiones	2,233,096.05	2,268,183.95	2,263,647.56	6,764,927.56	2,305,861.16	2,074,805.33	2,302,391.05	6,683,057.54	2,429,439.96	2,219,170.95	2,375,444.12	7,024,055.03	2,498,104.04	1,999,289.84	2,990,206.47	7,487,600.35	27,959,640.48
Operaciones con Divisas	209,563.95	194,142.75	225,600.10	629,306.80	212,026.37	201,150.92	218,423.62	631,600.91	218,034.83	212,941.18	212,563.90	643,539.91	204,465.50	221,263.05	229,548.02	655,276.57	2,559,724.19
Dividendos	52,755.61	90,138.97	225,629.78	368,524.36	83,382.31	85,453.89	111,361.62	280,197.82	30,054.89	109,624.69	133,299.62	272,979.20	59,089.89	149,897.99	469,855.60	678,843.48	1,600,544.86
Otros Ingresos	190,935.34	243,963.06	3,605,300.81	4,040,199.21	1,008,192.55	34,772.06	205,352.97	1,248,317.58	394,123.52	514,360.92	454,622.81	1,363,107.25	3,068,848.78	1,295,625.16	-618,258.16	3,746,215.78	10,397,839.82
Ingresos de Operaciones	9,266,384.36	8,956,334.32	13,131,121.28	31,353,839.96	10,030,348.59	8,971,861.01	9,601,504.35	28,603,713.95	9,659,158.11	9,552,195.98	9,839,184.09	29,050,538.18	12,632,478.11	10,537,804.68	9,920,629.79	33,090,912.58	122,099,004.67
Egresos Generales	4,401,729.04	4,383,380.46	4,488,965.58	13,274,075.08	4,370,359.09	4,544,704.48	4,436,959.08	13,352,022.65	4,506,691.54	4,616,064.95	4,558,903.38	13,681,659.87	4,664,908.54	4,853,329.10	4,459,543.30	13,977,780.94	54,285,538.54
Gastos Administrativos	2,545,068.38	2,513,058.40	2,483,400.78	7,541,527.56	2,437,570.16	2,547,478.81	2,508,204.27	7,493,253.24	2,566,824.76	2,581,925.18	2,548,014.34	7,696,764.28	2,571,963.26	2,724,059.35	2,733,251.99	8,029,274.60	30,760,819.68
Gastos Generales	717,315.76	690,483.14	762,322.00	2,170,120.90	795,495.39	771,340.50	807,250.83	2,374,086.72	773,685.88	868,508.18	877,595.24	2,519,789.30	938,194.00	967,699.37	1,526,509.09	3,432,402.46	10,496,399.38
Gastos de Depreciación	488,386.24	449,285.29	480,250.03	1,417,921.56	449,056.49	456,342.64	436,391.19	1,341,790.32	447,333.95	439,279.65	429,154.65	1,315,768.25	453,681.91	435,278.75	463,356.27	1,352,316.93	5,427,797.06
Otros Gastos	650,958.66	730,553.63	762,992.77	2,144,505.06	688,237.05	769,542.53	685,112.79	2,142,892.37	718,846.95	726,351.94	704,139.15	2,149,338.04	701,069.37	726,291.63	-263,574.05	1,163,786.95	7,600,522.42
Utilidad antes de Provisiones	4,864,655.32	4,572,953.86	8,642,155.70	18,079,764.88	5,659,989.50	4,427,156.53	5,164,545.27	15,251,691.30	5,152,466.57	4,936,131.03	5,280,280.71	15,368,878.31	7,967,569.57	5,684,475.58	5,461,086.49	19,113,131.64	67,813,466.13
Provisiones por Cuentas Malas	750,000.00	750,000.00	750,000.00	2,250,000.00	750,000.00	750,000.00	750,000.00	2,250,000.00	750,000.00	750,000.00	750,000.00	2,250,000.00	750,000.00	750,000.00	750,000.00	2,250,000.00	9,000,000.00
Utilidad del Periodo	4,114,655.32	3,822,953.86	7,892,155.70	15,829,764.88	4,909,989.50	3,677,156.53	4,414,545.27	13,001,691.30	4,402,466.57	4,186,131.03	4,530,280.71	13,118,878.31	7,217,569.57	4,934,475.58	4,711,086.49	16,863,131.64	58,813,466.13