



ESTADO DE RESULTADO
Banco General, S.A.
ENERO - DICIEMBRE 2005
(En Balboas)

Descripción	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	12,813,129.27	11,809,075.15	13,857,829.87	38,480,034.29	13,406,754.98	13,945,537.65	13,573,805.58	40,926,098.21	14,563,888.39	14,874,024.74	14,740,533.98	44,178,447.11	15,290,671.44	15,121,961.22	16,462,036.90	46,874,669.56	170,459,249.17
Préstamos	9,738,808.24	9,034,890.35	10,910,378.05	29,684,076.64	10,647,551.96	11,092,393.36	10,887,617.64	32,627,562.96	11,505,731.71	11,601,819.04	11,569,393.19	34,676,943.94	12,023,418.11	11,800,839.76	12,560,329.10	36,384,586.97	133,373,170.51
Depósitos	460,462.76	460,386.10	436,310.48	1,357,159.34	467,883.90	539,123.01	481,005.76	1,488,012.67	563,479.36	655,229.31	635,274.41	1,853,983.08	787,499.22	741,312.12	898,482.12	2,427,293.46	7,126,448.55
Inversiones	2,613,858.27	2,313,798.70	2,511,141.34	7,438,798.31	2,291,319.12	2,314,021.28	2,205,182.18	6,810,522.58	2,494,677.32	2,616,976.39	2,535,866.38	7,647,520.09	2,479,754.11	2,579,809.34	3,003,225.68	8,062,789.13	29,959,630.11
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	5,903,660.13	5,420,388.67	6,381,288.42	17,705,337.22	6,312,461.30	6,595,030.24	6,473,485.40	19,380,976.94	6,915,805.66	7,313,891.93	7,084,549.44	21,314,247.03	7,524,377.60	7,505,416.44	8,445,996.50	23,475,790.54	81,876,351.73
Intereses Pagados	5,348,310.82	4,936,487.53	5,799,970.21	16,084,768.56	5,710,995.12	6,065,432.75	5,943,770.47	17,720,198.34	6,353,693.63	6,677,854.98	6,513,195.61	19,544,744.22	6,914,775.16	6,889,993.12	7,601,647.38	21,406,415.66	74,756,126.78
Comisiones	555,349.31	483,901.14	581,318.21	1,620,568.66	601,466.18	529,597.49	529,714.93	1,660,778.60	562,112.03	636,036.95	571,353.83	1,769,502.81	609,602.44	615,423.32	844,349.12	2,069,374.88	7,120,224.95
Ingreso Neto de Intereses	6,909,469.14	6,388,686.48	7,476,541.45	20,774,697.07	7,094,293.68	7,350,507.41	7,100,320.18	21,545,121.27	7,648,082.73	7,560,132.81	7,655,984.54	22,864,200.08	7,766,293.84	7,616,544.78	8,016,040.40	23,398,879.02	88,582,897.44
Otros Ingresos	3,576,426.67	2,968,456.61	3,570,683.56	10,115,566.84	3,689,541.31	3,602,697.35	4,181,150.79	11,473,389.45	3,797,547.08	3,476,790.35	4,225,130.26	11,499,467.69	4,469,670.26	3,802,423.51	4,635,199.04	12,907,292.81	45,995,716.79
Comisiones	2,878,897.59	2,275,588.97	2,936,223.68	8,090,710.24	3,030,206.28	2,896,954.49	3,114,978.55	9,042,139.32	2,912,840.80	3,027,356.36	3,446,603.81	9,386,800.97	3,345,396.71	3,170,916.62	3,927,570.88	10,443,884.21	36,963,534.74
Operaciones con Divisas	208,979.32	194,840.46	223,696.14	627,515.92	214,363.17	208,347.16	218,812.69	641,523.02	211,964.19	219,892.30	223,430.35	655,286.84	221,039.66	208,822.23	230,164.75	660,026.64	2,584,352.42
Dividendos	65,854.64	122,257.90	132,636.87	320,749.41	165,869.62	132,796.86	402,691.95	701,358.43	209,988.62	111,288.99	165,027.23	486,304.84	204,125.98	122,133.33	218,195.85	544,455.16	2,052,867.84
Otros Ingresos	422,695.12	375,769.28	278,126.87	1,076,591.27	279,102.24	364,598.84	444,667.60	1,088,368.68	462,753.47	118,252.70	390,068.87	971,075.04	699,107.91	300,551.33	259,267.56	1,258,926.80	4,394,961.79
Ingresos de Operaciones	10,485,895.81	9,357,143.09	11,047,225.01	30,890,263.91	10,783,834.99	10,953,204.76	11,281,470.97	33,018,510.72	11,445,629.81	11,036,923.16	11,881,114.80	34,363,667.77	12,235,964.10	11,418,968.29	12,651,239.44	36,306,171.83	134,578,614.23
Egresos Generales	4,456,050.96	2,995,714.88	4,827,905.74	12,279,671.58	5,041,457.46	5,045,293.38	5,172,047.21	15,258,798.05	5,124,519.54	5,130,021.60	5,364,527.01	15,619,068.15	5,834,069.56	5,211,138.08	10,994,148.78	22,039,356.42	65,196,894.20
Gastos Administrativos	2,598,940.55	2,536,803.93	2,701,574.83	7,837,319.31	2,861,537.40	2,813,567.16	2,933,745.69	8,608,850.25	2,946,988.07	2,976,881.33	3,006,198.01	8,930,067.41	3,037,266.52	2,938,148.11	3,830,536.74	9,805,951.37	35,182,188.34
Gastos Generales	745,196.99	824,438.33	923,031.46	2,492,666.78	911,222.56	1,007,196.13	969,653.36	2,888,072.05	1,002,379.07	918,256.09	1,145,775.80	3,066,410.96	1,074,352.17	1,065,195.89	1,192,138.10	3,331,686.16	11,778,835.95
Gastos de Depreciación	457,454.97	443,207.48	440,005.46	1,340,667.91	440,799.34	437,814.81	420,589.47	1,299,203.62	410,383.68	403,614.37	407,437.69	1,221,435.74	403,976.46	393,453.62	392,106.82	1,189,536.90	5,050,844.17
Otros Gastos	654,458.45	-808,734.86	763,293.99	609,017.58	827,898.16	786,715.28	848,058.69	2,462,672.13	764,768.72	831,269.81	805,115.51	2,401,154.04	1,318,474.41	814,340.46	5,579,367.12	7,712,181.99	13,185,025.74
Utilidad antes de Provisiones	6,029,844.85	6,361,428.21	6,219,319.27	18,610,592.33	5,742,377.53	5,907,911.38	6,109,423.76	17,759,712.67	6,321,110.27	5,906,901.56	6,516,587.79	18,744,599.62	6,401,894.54	6,207,830.21	1,657,090.66	14,266,815.41	69,381,720.03
Provisiones por Cuentas Malas	750,000.00	2,250,000.00	750,000.00	3,750,000.00	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	-6,896,529.00	-5,396,529.00	2,853,471.00
Utilidad del Periodo	5,279,844.85	4,111,428.21	5,469,319.27	14,860,592.33	4,992,377.53	5,157,911.38	5,359,423.76	15,509,712.67	5,571,110.27	5,156,901.56	5,766,587.79	16,494,599.62	5,651,894.54	5,457,830.21	8,553,619.66	19,663,344.41	66,528,249.03