



Fecha: 14 de Marzo de 2005

BANCO GENERAL, S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	161,907,974.00	39,208,999.00	78,054,885.00	117,088,871.00	156,854,263.00
Préstamos	124,195,446.00	29,855,005.00	59,322,278.00	88,865,193.00	118,950,925.00
Depósitos	1,754,684.00	380,080.00	740,971.00	1,054,779.00	1,454,083.00
Inversiones	35,957,844.00	8,973,914.00	17,991,636.00	27,168,899.00	36,449,255.00
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	81,721,705.00	17,683,105.00	34,940,840.00	52,234,107.00	69,741,513.00
Intereses Pagados	72,821,805.00	15,486,363.00	30,432,375.00	45,294,711.00	60,246,302.00
Comisiones	8,899,900.00	2,196,742.00	4,508,465.00	6,939,396.00	9,495,211.00
INGRESO NETO DE INTERESES	80,186,269.00	21,525,894.00	43,114,045.00	64,854,764.00	87,112,750.00
OTROS INGRESOS	41,167,334.00	15,058,881.00	24,570,408.00	35,751,476.00	50,526,741.00
Comisiones	6,051,705.00	1,666,691.00	3,442,616.00	5,158,511.00	6,966,107.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	775,974.00	1,128,974.00	1,923,270.00
Otros Ingresos	35,115,629.00	13,392,190.00	20,351,818.00	29,463,991.00	41,637,364.00
INGRESOS DE OPERACIONES	121,353,603.00	36,584,775.00	67,684,453.00	100,606,240.00	137,639,491.00
EGRESOS GENERALES	57,432,538.00	15,775,722.00	30,939,276.00	46,094,382.00	63,495,325.00
Gastos Administrativos	40,535,210.00	12,003,811.00	21,513,851.00	31,843,954.00	43,646,627.00
Gastos Generales	5,518,437.00	1,259,466.00	2,715,163.00	4,228,668.00	5,987,647.00
G. de Depreciación	6,033,294.00	1,440,679.00	2,801,815.00	4,134,718.00	5,504,617.00
Otros Gastos	5,345,597.00	1,071,766.00	3,908,447.00	5,887,042.00	8,356,434.00
UTILIDADES ANTES DE PROVISIONES	63,921,065.00	20,809,053.00	36,745,177.00	54,511,858.00	74,144,166.00
CUENTAS MALAS	9,572,090.00	2,265,000.00	4,560,000.00	6,926,000.00	8,213,557.00



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Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	54,348,975.00	18,544,053.00	32,185,177.00	47,585,858.00	65,930,609.00