



ESTADO DE RESULTADO

Banco General, S.A.

ENERO - DICIEMBRE 2003

(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	13,309,160.25	12,013,429.80	13,257,119.57	38,579,709.62	12,689,919.51	12,721,081.45	12,413,288.64	37,824,289.60	12,715,392.19	12,627,038.79	12,246,403.15	37,588,834.13	12,647,660.89	11,950,807.06	13,428,840.38	38,027,308.33	152,020,141.68
Préstamos	10,276,261.48	9,223,587.65	10,307,352.48	29,807,201.61	10,009,226.62	10,085,105.21	9,839,939.08	29,934,270.91	10,132,541.15	10,114,863.28	9,748,876.55	29,996,280.98	10,023,148.75	9,379,066.08	10,632,216.03	30,034,430.86	119,772,184.36
Depósitos	809,175.30	664,292.26	702,504.13	2,175,971.69	653,591.36	639,684.37	561,199.35	1,854,475.08	531,277.60	516,812.01	517,214.21	1,565,303.82	502,886.79	498,100.74	518,262.30	1,519,249.83	7,115,000.42
Inversiones	2,223,723.47	2,125,549.89	2,247,262.96	6,596,536.32	2,027,101.53	1,996,291.87	2,012,150.21	6,035,543.61	2,051,573.44	1,995,363.50	1,980,312.39	6,027,249.33	2,121,625.35	2,073,640.24	2,278,362.05	6,473,627.64	25,132,956.90
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	7,243,440.96	6,459,873.66	7,029,182.91	20,732,497.53	6,743,957.85	6,841,386.66	6,443,745.24	20,029,089.75	6,484,394.93	6,411,255.19	6,155,063.43	19,050,713.55	6,236,612.17	6,017,445.62	6,271,890.89	18,525,948.68	78,338,249.51
Intereses Pagados	6,894,084.43	6,133,742.63	6,669,371.18	19,697,198.24	6,368,966.60	6,457,251.32	6,095,959.25	18,922,177.17	6,111,083.66	6,027,809.70	5,774,254.13	17,913,147.49	5,856,250.29	5,625,917.95	5,621,451.98	17,103,620.22	73,636,143.12
Comisiones	349,356.53	326,131.03	359,811.73	1,035,299.29	374,991.25	384,135.34	347,785.99	1,106,912.58	373,311.27	383,445.49	380,809.30	1,137,566.06	380,361.88	391,527.67	650,438.91	1,422,328.46	4,702,106.39
Ingreso Neto de Intereses	6,065,719.29	5,553,556.14	6,227,936.66	17,847,212.09	5,945,961.66	5,879,694.79	5,969,543.40	17,795,199.85	6,230,997.26	6,215,783.60	6,091,339.72	18,538,120.58	6,411,048.72	5,933,361.44	7,156,949.49	19,501,359.65	73,681,892.17
Otros Ingresos	2,549,127.11	2,457,878.18	2,596,477.68	7,603,482.97	2,307,728.00	2,550,918.00	2,505,244.56	7,363,890.56	2,760,019.60	2,497,271.06	2,809,025.51	8,066,316.17	2,567,392.09	2,635,979.27	4,756,617.10	9,959,988.46	32,993,678.16
Comisiones	1,951,095.10	1,906,578.67	1,850,874.71	5,708,548.48	1,852,187.84	2,053,912.11	2,055,113.64	5,961,213.59	2,262,109.86	2,059,767.20	2,101,388.46	6,423,265.52	2,060,606.72	2,013,451.52	3,151,265.58	7,225,323.82	25,318,351.41
Operaciones con Divisas	201,338.86	193,799.54	212,871.76	608,010.16	196,609.19	197,668.22	189,743.52	584,020.93	203,215.32	199,111.04	192,433.80	594,760.16	208,556.24	186,127.15	211,281.39	605,964.78	2,392,756.03
Dividendos	94,639.55	49,252.70	265,551.60	409,443.85	55,403.90	58,402.79	104,523.51	218,330.20	91,434.27	44,916.99	312,038.89	448,390.15	54,256.79	84,903.36	779,335.29	918,495.44	1,994,659.64
Otros Ingresos	302,053.60	308,247.27	267,179.61	877,480.48	203,527.07	240,934.88	155,863.89	600,325.84	203,260.15	193,475.83	203,164.36	599,900.34	243,972.34	351,497.24	614,734.84	1,210,204.42	3,287,911.08
Ingresos de Operaciones	8,614,846.40	8,011,434.32	8,824,414.34	25,450,695.06	8,253,689.66	8,430,612.79	8,474,787.96	25,159,090.41	8,991,016.86	8,713,054.66	8,900,365.23	26,604,436.75	8,978,440.81	8,569,340.71	11,913,566.59	29,461,348.11	106,675,570.33
Egresos Generales	4,148,526.96	4,198,612.13	4,174,085.53	12,521,224.62	4,205,327.29	4,156,468.05	4,248,231.57	12,610,026.91	4,422,796.08	4,371,328.10	4,483,184.23	13,277,308.41	4,526,885.35	4,410,768.52	5,654,974.62	14,592,628.49	53,001,188.43
Gastos Administrativos	2,345,102.08	2,316,053.72	2,377,544.70	7,038,700.50	2,385,445.11	2,377,351.39	2,356,460.13	7,119,256.63	2,479,571.21	2,402,799.90	2,460,705.20	7,343,076.31	2,423,498.14	2,397,469.68	3,018,468.00	7,839,435.82	29,340,469.26
Gastos Generales	673,244.78	706,011.81	635,128.91	2,014,385.50	723,057.61	728,666.98	748,571.43	2,200,296.02	732,930.45	773,813.88	785,102.10	2,291,846.43	893,694.12	862,379.20	896,599.45	2,652,672.77	9,159,200.72
Gastos de Depreciación	526,383.83	465,012.80	551,018.97	1,542,415.60	501,215.04	510,312.02	494,588.87	1,506,115.93	483,337.39	521,259.18	490,153.94	1,494,750.51	504,313.20	387,176.87	491,566.19	1,383,056.26	5,926,338.30
Otros Gastos	603,796.27	711,533.80	610,392.95	1,925,723.02	595,609.53	540,137.66	648,611.14	1,784,358.33	726,957.03	673,455.14	747,222.99	2,147,635.16	705,379.89	763,742.77	1,248,340.98	2,717,463.64	8,575,180.15
Utilidad antes de Provisiones	4,466,319.44	3,812,822.19	4,650,328.81	12,929,470.44	4,048,362.37	4,274,144.74	4,226,556.39	12,549,063.50	4,568,220.78	4,341,726.56	4,417,181.00	13,327,128.34	4,451,555.46	4,158,572.19	6,258,591.97	14,868,719.62	53,674,381.90
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	1,178,140.00	2,678,140.00	9,428,140.00
Utilidad del Periodo	3,716,319.44	3,062,822.19	3,900,328.81	10,679,470.44	3,298,362.37	3,524,144.74	3,476,556.39	10,299,063.50	3,818,220.78	3,591,726.56	3,667,181.00	11,077,128.34	3,701,555.46	3,408,572.19	5,080,451.97	12,190,579.62	44,246,241.90