

**BANCO GENERAL, S.A.**  
**ESTADO DE RESULTADO**  
**DE DICIEMBRE 2021 A DICIEMBRE 2022**  
**( En Miles de Balboas )**

|                               | 2021       | 2022      |           |           |           |           |            |            |            |            |            |            |             | ACUMULADO  |
|-------------------------------|------------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|-------------|------------|
|                               | Diciembre  | Enero     | Febrero   | Marzo     | Abril     | Mayo      | Junio      | Julio      | Agosto     | Septiembre | Octubre    | Noviembre  | Diciembre   |            |
| Ingresos Por Intereses        | 791,251.62 | 67,764.07 | 62,109.39 | 69,119.04 | 66,349.53 | 68,373.67 | 68,044.12  | 70,437.09  | 72,412.52  | 71,007.15  | 75,540.06  | 74,915.37  | 83,379.58   | 849,451.59 |
| Préstamos                     | 685,168.51 | 58,654.88 | 53,319.04 | 59,424.44 | 56,152.64 | 57,653.82 | 56,543.31  | 57,942.60  | 59,057.97  | 57,293.00  | 60,236.43  | 59,461.55  | 66,666.62   | 702,406.29 |
| Depósitos                     | 1,130.57   | 89.13     | 99.21     | 284.68    | 402.90    | 694.85    | 1,095.07   | 1,430.03   | 1,797.51   | 2,001.70   | 2,583.88   | 3,094.52   | 4,395.25    | 17,968.71  |
| Inversiones                   | 104,952.54 | 9,020.06  | 8,691.14  | 9,409.93  | 9,793.99  | 10,025.00 | 10,405.74  | 11,064.47  | 11,557.04  | 11,712.46  | 12,719.76  | 12,359.30  | 12,317.72   | 129,076.59 |
| 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       |
| 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       |
| Egresos de Operaciones        | 325,916.07 | 26,994.65 | 24,988.07 | 27,349.00 | 26,506.54 | 26,920.74 | 22,361.70  | 26,550.45  | 26,780.21  | 26,403.66  | 27,724.05  | 27,782.94  | 27,317.41   | 317,679.43 |
| Intereses Pagados             | 285,120.85 | 23,233.56 | 21,377.48 | 23,207.07 | 22,492.76 | 22,837.72 | 22,038.09  | 22,381.97  | 22,452.44  | 21,972.84  | 23,297.21  | 23,026.16  | 24,399.84   | 272,717.13 |
| Comisiones                    | 40,795.22  | 3,761.09  | 3,610.59  | 4,141.93  | 4,013.78  | 4,083.03  | 323.62     | 4,168.48   | 4,327.76   | 4,430.82   | 4,426.85   | 4,756.78   | 2,917.56    | 44,962.30  |
| Ingreso Neto de Intereses     | 465,335.55 | 40,769.42 | 37,121.32 | 41,770.04 | 39,842.99 | 41,452.92 | 45,682.41  | 43,886.64  | 45,632.31  | 44,603.49  | 47,816.01  | 47,132.42  | 56,062.18   | 531,772.16 |
| Otros Ingresos                | 339,203.11 | 30,374.99 | 25,920.66 | 31,271.28 | 28,628.46 | 28,733.41 | 26,052.30  | 28,161.94  | 39,167.54  | 30,788.60  | 30,126.74  | 25,607.40  | 54,184.37   | 379,017.68 |
| Comisiones                    | 263,165.18 | 23,783.06 | 23,248.65 | 26,587.17 | 25,244.74 | 26,466.11 | 26,663.27  | 26,706.54  | 29,454.87  | 28,171.63  | 28,970.31  | 28,955.81  | 32,596.00   | 326,848.17 |
| Operaciones con Divisas       | 8,129.34   | 624.56    | 661.98    | 791.15    | 668.62    | 750.40    | 720.10     | 809.41     | 738.51     | 714.82     | 807.64     | 828.95     | 842.74      | 8,958.87   |
| Dividendos                    | 26,905.03  | 3,183.83  | 1,121.97  | 881.89    | 1,565.79  | 1,158.64  | 2,034.64   | 998.34     | 1,122.70   | 1,845.13   | 1,098.81   | 1,127.54   | 17,632.45   | 33,771.73  |
| Otros Ingresos                | 41,003.57  | 2,783.53  | 888.06    | 3,011.06  | 1,149.31  | 358.26    | (3,365.71) | (352.34)   | 7,851.47   | 57.03      | (750.03)   | (5,304.90) | 3,113.18    | 9,438.92   |
| Ingresos de Operaciones       | 804,538.66 | 71,144.40 | 63,041.98 | 73,041.31 | 68,471.46 | 70,186.33 | 71,734.71  | 72,048.58  | 84,799.85  | 75,392.10  | 77,942.74  | 72,739.82  | 110,246.54  | 910,789.84 |
| Egresos Generales             | 323,655.24 | 30,050.87 | 27,903.32 | 30,885.47 | 30,577.23 | 33,779.43 | 35,125.44  | 34,796.43  | 37,323.91  | 35,839.49  | 36,160.78  | 36,294.05  | 45,096.42   | 413,832.86 |
| Gastos Administrativos        | 173,443.46 | 15,074.45 | 15,119.20 | 15,768.91 | 15,456.18 | 15,271.61 | 15,753.13  | 15,703.57  | 16,239.62  | 16,344.09  | 16,177.63  | 16,433.66  | 16,720.24   | 190,062.29 |
| Gastos Generales              | 123,512.12 | 12,671.68 | 10,465.28 | 12,807.04 | 12,809.93 | 16,196.22 | 16,947.28  | 16,769.71  | 18,756.32  | 17,165.27  | 17,431.54  | 17,487.69  | 25,909.29   | 195,417.25 |
| Gastos de Depreciación        | 26,699.66  | 2,304.74  | 2,318.84  | 2,309.53  | 2,311.13  | 2,311.60  | 2,425.04   | 2,323.15   | 2,327.97   | 2,330.13   | 2,551.60   | 2,372.71   | 2,466.90    | 28,353.32  |
| Otros Gastos                  | 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       |
| Utilidad antes de Provisiones | 480,883.43 | 41,093.54 | 35,138.65 | 42,155.84 | 37,894.22 | 36,406.90 | 36,609.27  | 37,252.15  | 47,475.94  | 39,552.60  | 41,781.96  | 36,445.77  | 65,150.12   | 496,956.98 |
| Provisiones por Cuentas Malas | 175,189.95 | 9,069.27  | 9,533.97  | 8,855.57  | 9,206.04  | 696.57    | (3,077.85) | (1,204.76) | (1,712.55) | 597.97     | (2,743.73) | (2,078.73) | (27,032.15) | 109.63     |
| Utilidad del Periodo          | 305,693.47 | 32,024.27 | 25,604.68 | 33,300.27 | 28,688.18 | 35,710.33 | 39,687.12  | 38,456.91  | 49,188.49  | 38,954.63  | 44,525.70  | 38,524.50  | 92,182.27   | 496,847.35 |