

BANCO GUAYAQUIL

OVERVIEW 2025



LATINFINANCE
BANK OF THE
YEAR 2024



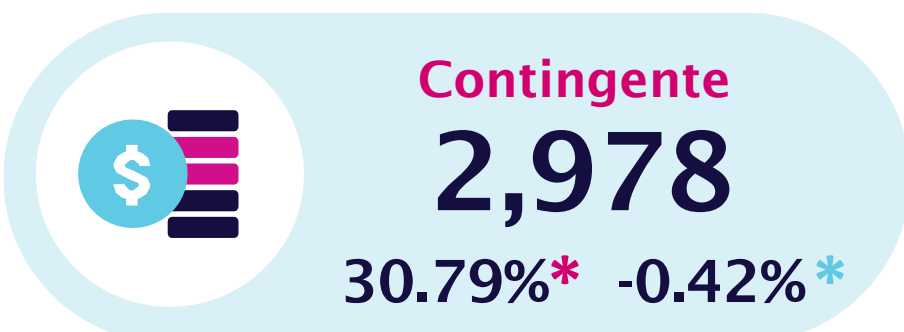
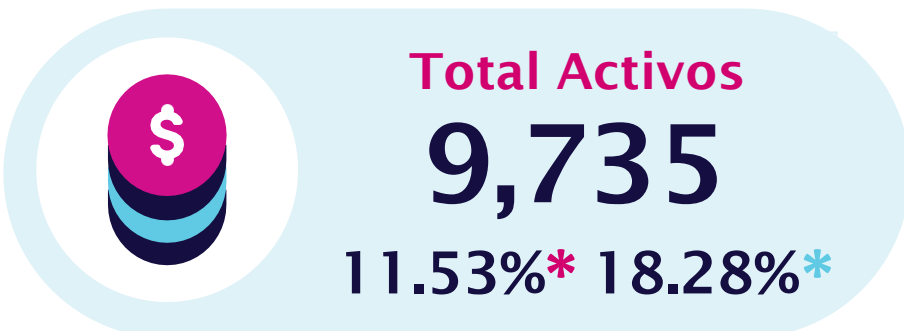
Banco
Guayaquil



ESTADOS FINANCIEROS

BALANCE

CIFRAS MENSUALES A DICIEMBRE 2025



Incluye cupos de TC



ACTIVO	DIC-23	DIC-24	DIC-25	VARIACIONES			
				DIC-25 VS. DIC-23		DIC-25 VS. DIC-24	
FONDOS DISPONIBLES	844,058	1,027,561	1,012,534	168,476	20%	-15,027	-1%
INVERSIONES	1,113,873	1,619,089	1,510,919	397,046	36%	-108,170	-7%
CARTERA DE CRÉDITO NETA	4,977,666	5,568,901	6,585,927	1,608,261	32%	1,017,026	18%
CUENTAS POR COBRAR	76,128	94,294	115,406	39,278	52%	21,112	22%
BIENES ADJUDICADOS POR PAGO	31,952	12,149	4,053	-27,899	-87%	-8,096	-67%
ACTIVO FIJO	110,151	109,652	130,975	20,824	19%	21,323	19%
OTROS ACTIVOS	225,521	296,995	374,870	149,349	66%	77,876	26%
TOTAL DEL ACTIVO	7,379,349	8,728,641	9,734,685	2,355,335	32%	1,006,044	12%
CONTINGENTE NETO	2,286,219	2,276,622	2,977,679	691,460	30%	701,057	31%
ACTIVO MAS CONTINGENTE NETO	9,665,568	11,005,263	12,712,364	3,046,796	32%	1,707,101	16%

*VAR 25/24

*VAR 24/23



BALANCE

CIFRAS MENSUALES A DICIEMBRE 2025



Dep. del Público

7,713

18.03%* 17.34%*



Obligaciones Finan.

734

-32.35%* -4.12%*

Incluye Oblig. Convertibles y valores en circulación



Total Pasivos

8,814

11.48%* 19.39%*



Patrimonio

921

11.92%* 8.62%*

PASIVO	DIC-23	DIC-24	DIC-25	VARIACIONES			
				DIC-25 VS. DIC-23		DIC-25 VS. DIC-24	
OBLIGACIONES CON EL PUBLICO	5,569,067	6,534,999	7,713,106	2,144,039	38%	1,178,107	18%
OBLIGACIONES INMEDIATAS	29,246	4,457	5,457	-23,789	-81%	1,000	22%
CUENTAS POR PAGAR	253,155	275,552	282,410	29,255	12%	6,858	2%
OBLIGACIONES FINANCIERAS	636,650	971,623	710,156	73,506	12%	-261,467	-27%
VALORES EN CIRCULACION	53,894	38,866	23,832	-30,062	-56%	-15,034	-39%
OBLIGCONV. EN ACC. Y APORTES	75,000	74,432	74,564	-436	-1%	131	0%
OTROS PASIVOS	4,862	5,949	4,310	-551	-11%	-1,639	-28%
TOTAL PASIVO	6,621,873	7,905,878	8,813,835	2,191,961	33%	907,956	11%
PATRIMONIO	DIC-23	DIC-24	DIC-25	DIC-25 VS. DIC-23		DIC-25 VS. DIC-24	
CAPITAL SOCIAL	537,165	591,943	646,103	108,938	20%	54,160	9%
RESERVAS	91,196	103,414	115,382	24,186	27%	11,968	12%
SUPERAVIT POR VALUACIONES	7,349	7,277	6,706	-643	-9%	-572	-8%
RESULTADOS	121,766	120,128	152,659	30,893	25%	32,532	27%
TOTAL PATRIMONIO	757,476	822,762	920,850	163,374	22%	98,088	12%
TOTAL PASIVO + PATRIMONIO	7,379,349	8,728,641	9,734,685	2,355,335	32%	1,006,044	12%

*VAR 25/24

*VAR 24/23

ESTADO DE PERDIDAS Y GANANCIAS

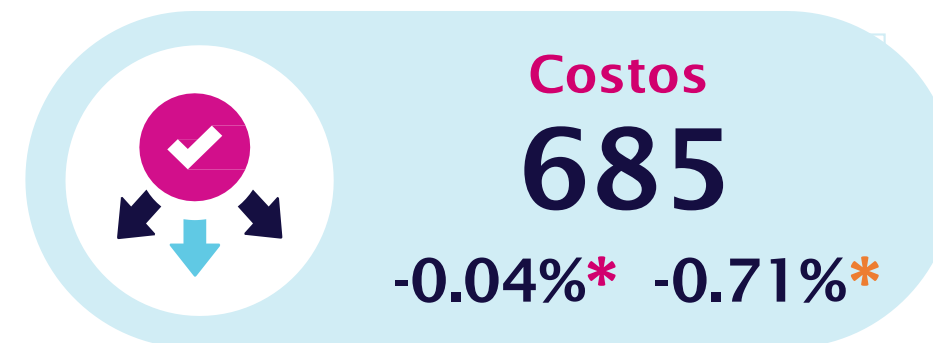
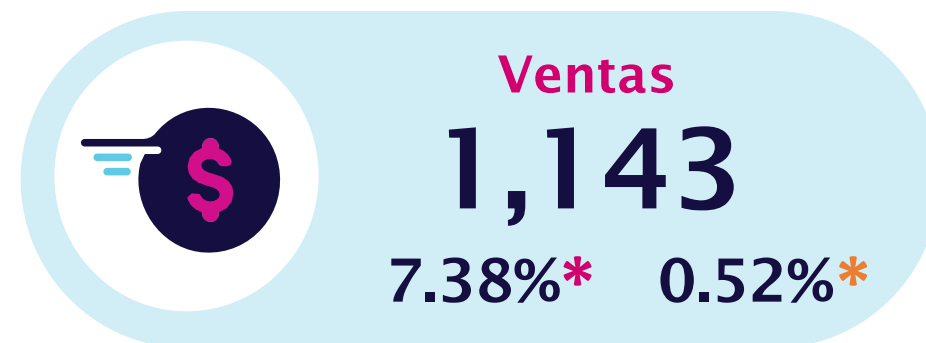
CIFRAS A DICIEMBRE 2025 ACUMULADO

EN MILES DE \$

	INFORME MENSUAL				INFORME ACUMULADO			
	PPTO	REAL	VARIACIÓN		PPTO	REAL	VARIACIÓN	
MARGEN FINANCIERO NETO	43,945	46,065	2,119	4.8%	473,454	482,200	8,746	1.8%
MARGEN OPERACIONAL	4,033	2,933	-1,101	-27.3%	-27,049	-25,044	2,005	-7.4%
UTILIDAD OPERACIONAL	47,979	48,997	1,019	2.1%	446,405	457,156	10,751	2.4%
PROVISIONES AMORTIZACIONES EXTRAORDINARIOS NETOS	19,095	24,580	5,485	28.7%	228,399	239,839	11,439	5.0%
UTILIDAD PERDIDA BRUTA	29,165	24,664	-4,501	-15.4%	216,772	215,927	-845	-0.4%
TOTAL IMPUESTOS	9,186	3,023	-6,164	-67.1%	68,280	63,268	-5,012	-7.3%
UTILIDAD NETA	19,978	21,641	1,663	8.3%	148,492	152,659	4,167	2.8%

*Presupuesto Coyuntura

EN MILLONES DE \$



*VAR 25/24

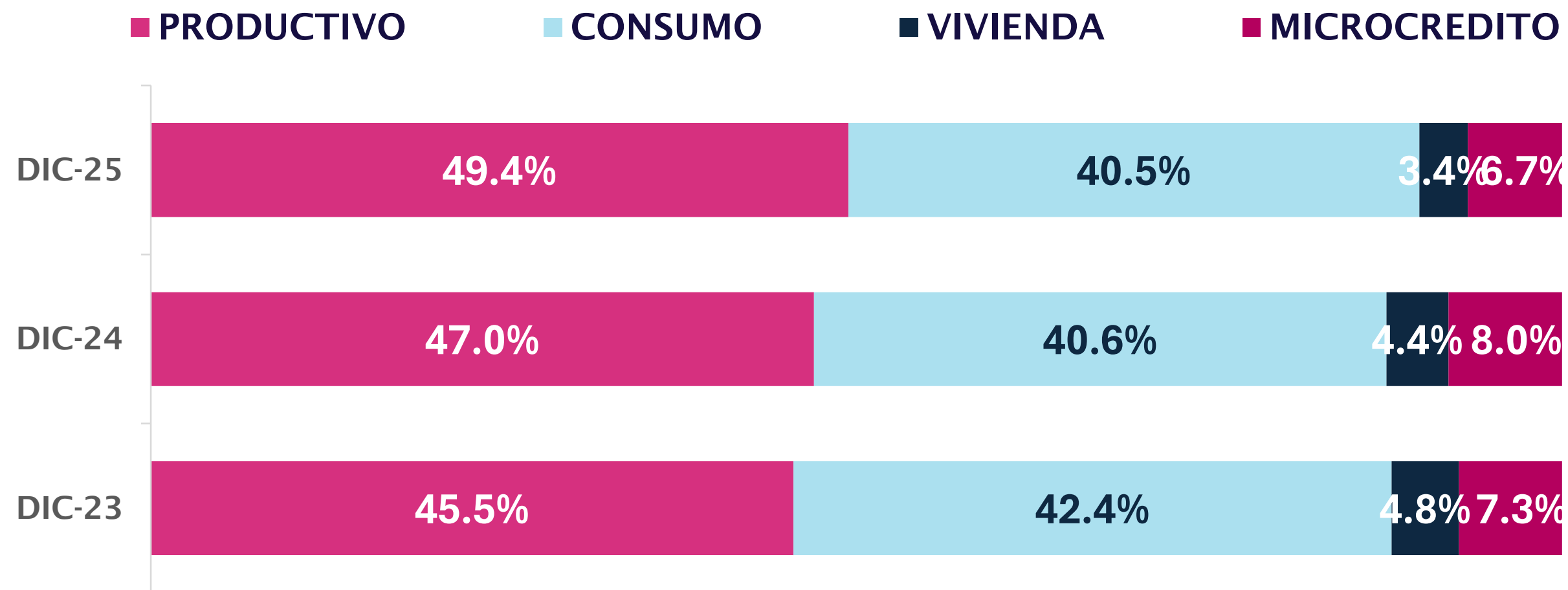
*VAR VS PRESUP



CARTERA DE CREDITO BRUTA



	DICIEMBRE 2025	VAR 25/24	VAR 24/23	%PART.MERCADO
BG	\$ 6,817 MM	+18.39%	+10.91%	13.22%
SF	\$ 51,558 MM	+12.24%	+9.03%	



	PRODUCTIVO	CONSUMO	VIVIENDA	MICROCREDITO	TOTAL CARTERA
TASA PROMEDIO BG	7.82%	14.41%	9.84%	22.11%	11.07%
TASA PROMEDIO SF	8.46%	13.21%	9.13%	25.40%	11.16%



PARTICIPACIÓN DE MERCADO

CARTERA BRUTA

RANKING BANCOS		PARTICIP. DE MERCADO		
		DIC-23	DIC-24	DIC-25
1	PICHINCHA	27.40%	28.18%	26.87%
2	GUAYAQUIL	12.32%	12.54%	13.22%
3	PACIFICO	11.55%	11.88%	12.62%
4	PRODUBANCO	12.14%	12.06%	12.41%
5	INTERNACIONAL	8.39%	8.38%	8.28%
6	BOLIVARIANO	7.78%	7.82%	8.18%

PRODUCTIVO

RANKING BANCOS		PARTICIP. DE MERCADO		
		DIC-23	DIC-24	DIC-25
1	PICHINCHA	22.47%	25.51%	22.63%
2	PRODUBANCO	15.19%	14.83%	15.69%
3	INTERNACIONAL	15.41%	15.07%	14.34%
4	GUAYAQUIL	12.76%	13.31%	13.99%
5	BOLIVARIANO	12.53%	12.15%	12.38%
6	PACIFICO	8.16%	7.64%	10.25%

CONSUMO

RANKING BANCOS		PARTICIP. DE MERCADO		
		DIC-23	DIC-24	DIC-25
1	PICHINCHA	25.67%	24.60%	24.87%
2	PACIFICO	15.02%	16.89%	16.28%
3	GUAYAQUIL	12.68%	12.20%	13.19%
4	DINERS	12.97%	12.56%	12.25%
5	PRODUBANCO	11.39%	11.31%	10.71%
6	AUSTRO	4.53%	5.26%	5.55%

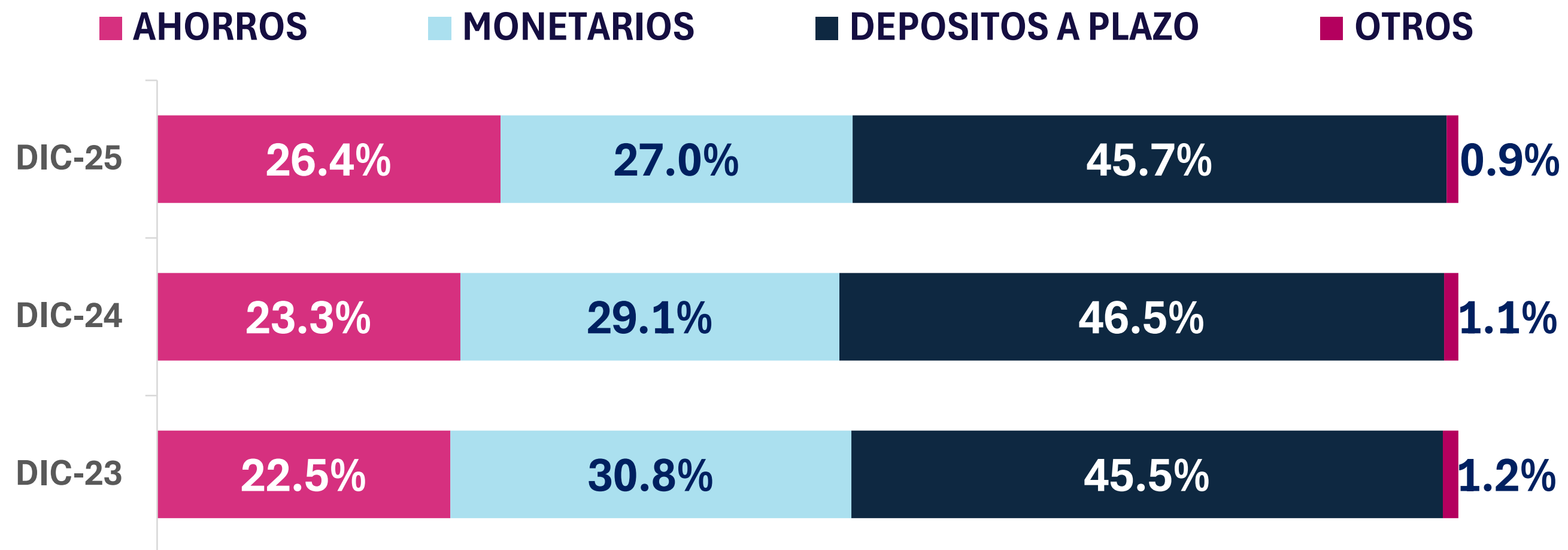
MICROCREDITO

RANKING BANCOS		PARTICIP. DE MERCADO		
		DIC-23	DIC-24	DIC-25
1	PICHINCHA	57.42%	57.29%	58.75%
2	GUAYAQUIL	11.19%	13.10%	12.48%
3	SOLIDARIO	13.90%	11.53%	8.84%
4	PROCREDIT	3.10%	3.88%	4.41%
5	VISIONFUND	3.71%	3.78%	4.13%
6	LOJA	2.75%	3.23%	4.03%

DEPOSITOS CON EL PUBLICO



	DICIEMBRE 2025	VAR 25/24	VAR 24/23	%PART.MERCADO
BG	\$ 7,713 MM	+ 18.03%	+ 17.34%	12.73%
SF	\$ 60,598 MM	+ 14.20%	+ 14.77%	



	AHORROS	MONETARIOS	DEP A LA VISTA	DEP A PLAZO	TOT. DEP. PUBLICO
TASA PROMEDIO BG	1.02%	1.14%	1.07%	5.70%	3.21%
TASA PROMEDIO SF	1.42%	0.81%	1.13%	5.64%	3.23%



PARTICIPACIÓN DE MERCADO

DEPOSITOS TOTALES

RANKING BANCOS		PARTICIP. DE MERCADO		
		DIC-23	DIC-24	DIC-25
1	PICHINCHA	29.10%	29.54%	29.14%
2	PACIFICO	11.85%	12.88%	12.95%
3	GUAYAQUIL	12.05%	12.32%	12.73%
4	PRODUBANCO	12.39%	11.87%	11.91%
5	INTERNACIONAL	8.37%	8.20%	8.17%
6	BOLIVARIANO	8.31%	7.68%	7.80%

MONETARIOS

RANKING BANCOS		PARTICIP. DE MERCADO		
		DIC-23	DIC-24	DIC-25
1	PICHINCHA	25.15%	27.80%	27.96%
2	GUAYAQUIL	14.21%	14.51%	14.06%
3	PRODUBANCO	14.51%	13.03%	12.75%
4	BOLIVARIANO	11.48%	11.23%	11.52%
5	PACIFICO	12.62%	12.55%	11.51%
6	INTERNACIONAL	11.00%	10.33%	11.43%

AHORROS

RANKING BANCOS		PARTICIP. DE MERCADO		
		DIC-23	DIC-24	DIC-25
1	PICHINCHA	38.86%	41.19%	41.81%
2	PRODUBANCO	11.73%	11.64%	11.79%
3	GUAYAQUIL	10.47%	10.74%	11.25%
4	PACIFICO	9.90%	9.80%	9.46%
5	AUSTRO	5.74%	5.60%	5.66%
6	INTERNACIONAL	6.11%	5.37%	5.35%

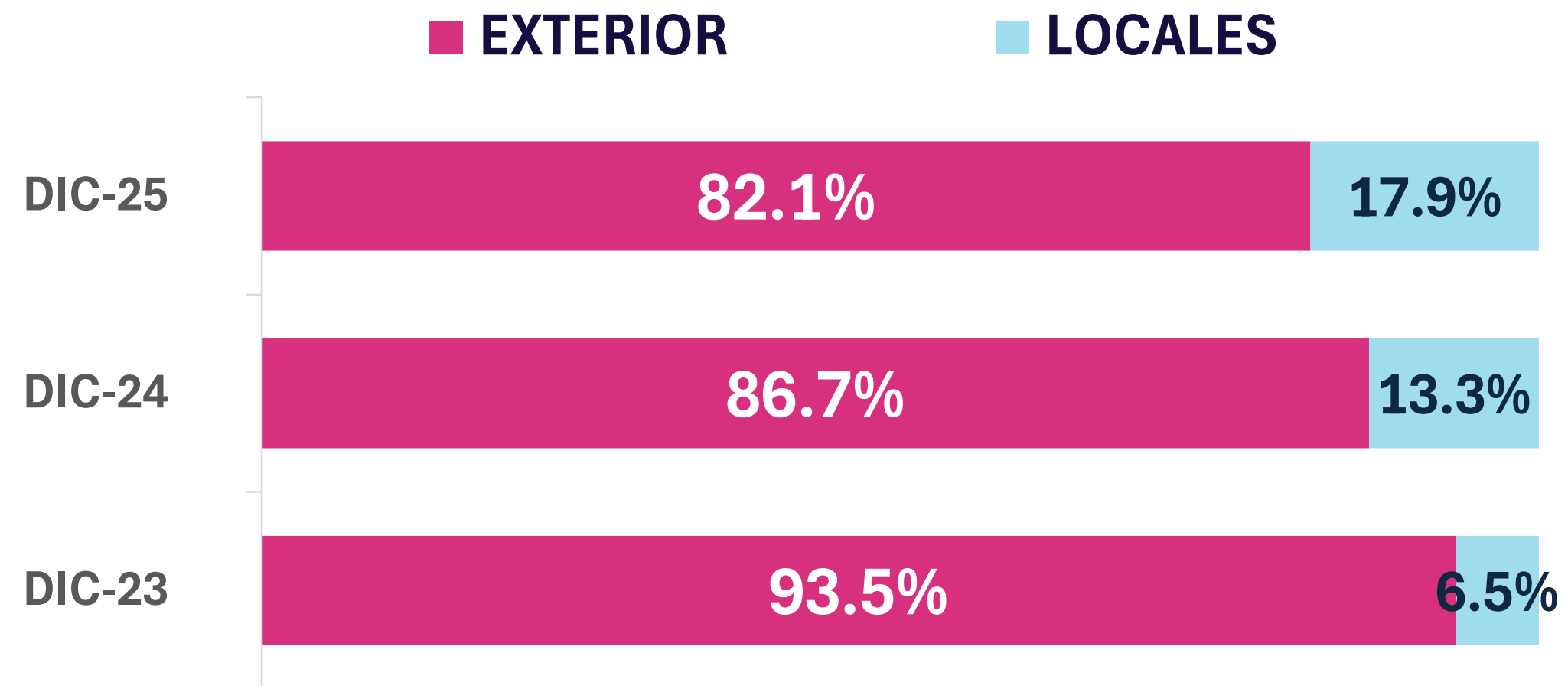
DEPOSITOS A PLAZO

RANKING BANCOS		PARTICIP. DE MERCADO		
		DIC-23	DIC-24	DIC-25
1	PICHINCHA	25.93%	23.97%	21.42%
2	PACIFICO	12.54%	14.80%	16.07%
3	GUAYAQUIL	11.61%	11.94%	12.88%
4	PRODUBANCO	11.52%	11.40%	11.53%
5	INTERNACIONAL	8.17%	8.68%	8.27%
6	BOLIVARIANO	8.06%	7.41%	8.22%

OBLIGACIONES FINANCIERAS



	DICIEMBRE 2025	VAR 25/24	VAR 24/23	%PART.MERCADO
BG	\$ 734 MM	-32.35%	+41.72%	16.40%
SF	\$ 4,474 MM	-8.09%	-21.38%	



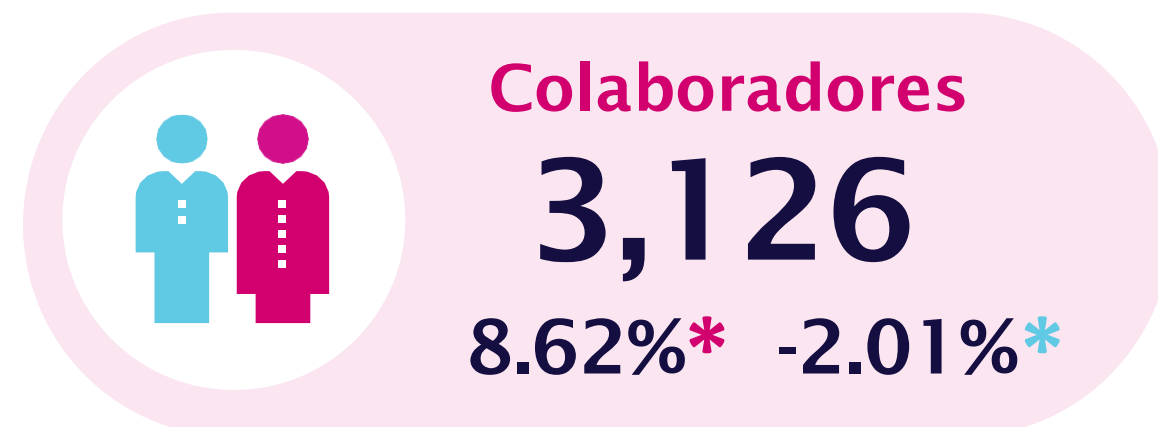
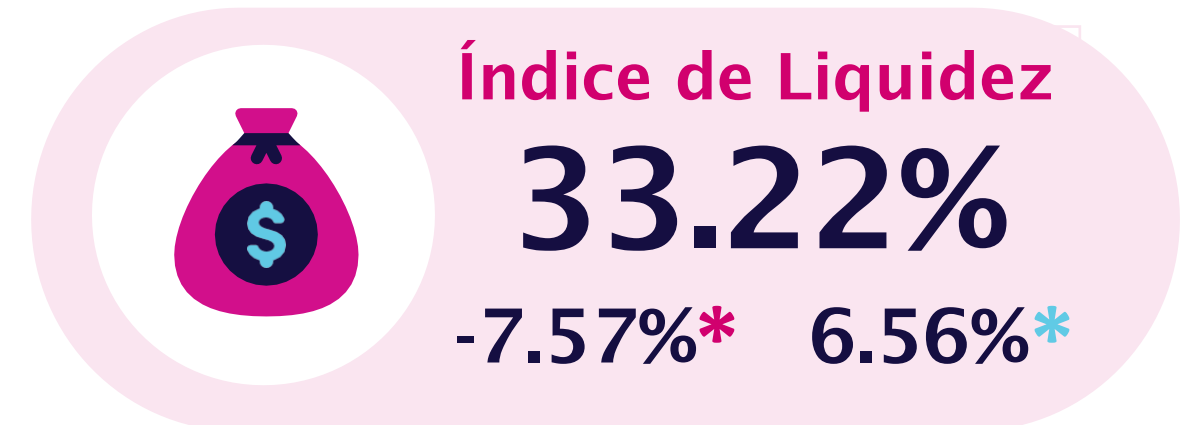
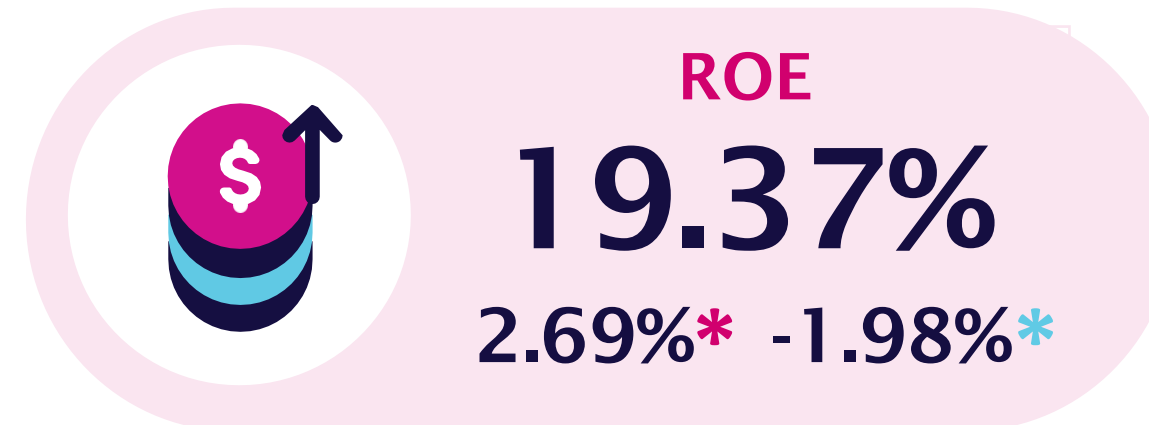
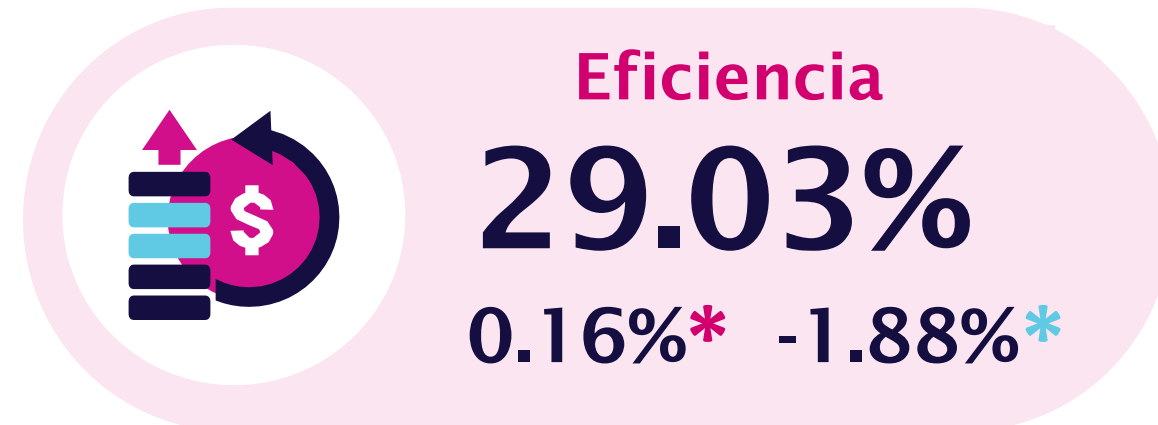
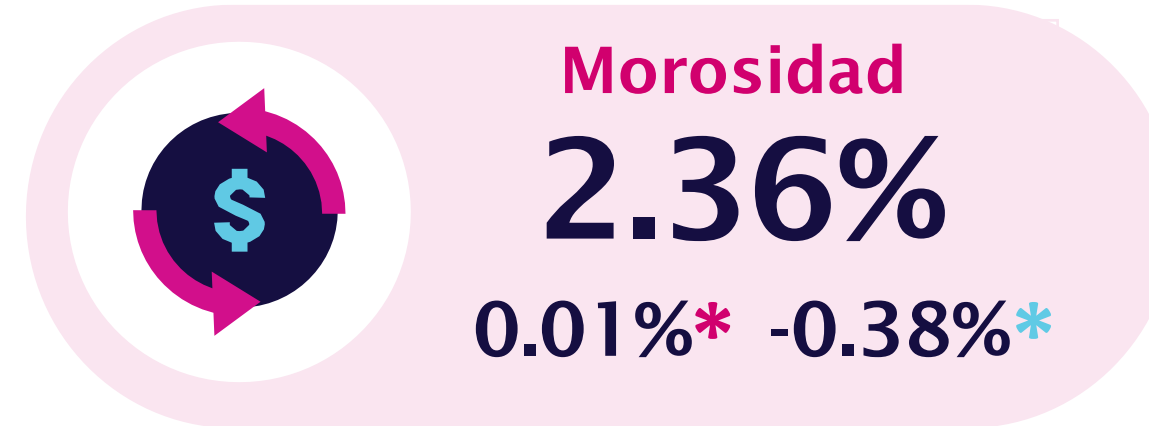
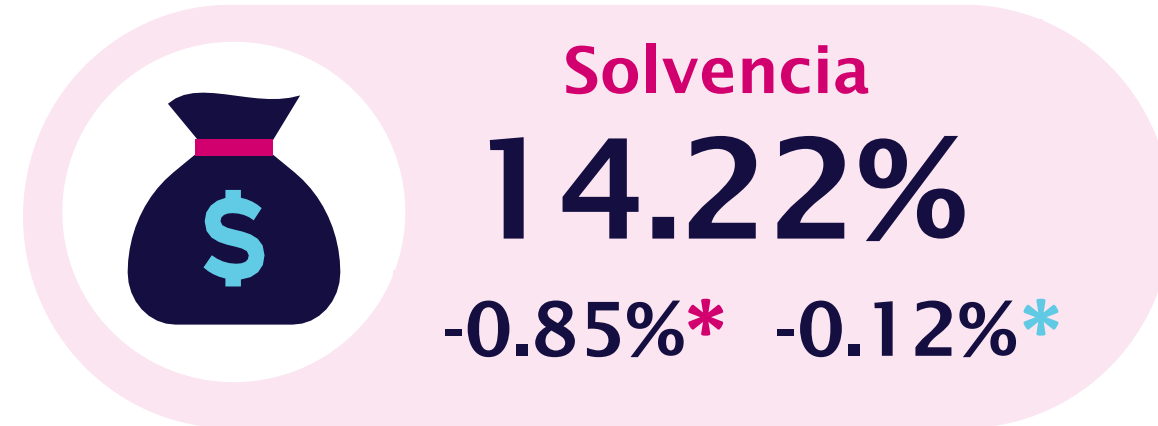
	BG	SF
TASA PROMEDIO	8.13%	7.75%





PRINCIPALES INDICADORES

Desempeño: Diciembre 2025



* VAR 25/24

* VAR 24/23

