

Banco Guayaquil

Balance Sheet (Expressed in thousands of US dollars)

| BANCO GUAYAQUIL | DEC2024 | DEC2025 | INCREASE (DECREASE) | |
|--|-------------------|-------------------|---------------------|--------------|
| | | | DEC2025 VS DEC2024 | % CHANGE |
| ASSETS | 8,728,641 | 9,734,685 | 1,006,044 | 11.5% |
| Funds available | 1,027,561 | 1,012,534 | -15,027 | -1.5% |
| Investments | 1,619,089 | 1,510,919 | -108,170 | -6.7% |
| Loan Portfolio | 5,568,901 | 6,585,927 | 1,017,026 | 18.3% |
| Current Portfolio | 5,893,981 | 6,978,172 | 1,084,192 | 18.4% |
| Non-Performing Loans | 135,463 | 160,806 | 25,343 | 18.7% |
| Debtors for Acceptantes | 0 | 0 | 0 | 0.0% |
| Accounts Receivable | 94,294 | 115,406 | 21,112 | 22.4% |
| Property and Equipment | 109,652 | 130,975 | 21,323 | 19.4% |
| Other Assets | 309,144 | 378,924 | 69,780 | 22.6% |
| LIABILITIES | 7,905,878 | 8,813,835 | 907,956 | 11.5% |
| Obligations with the public | 6,534,999 | 7,713,106 | 1,178,107 | 18.0% |
| Immediate Obligations | 4,457 | 5,457 | 1,000 | 22.4% |
| Accounts payable | 275,552 | 282,410 | 6,858 | 2.5% |
| Financial Obligations | 971,623 | 710,156 | -261,467 | -26.9% |
| Outstanding Value | 74,432 | 74,564 | 131 | 0.2% |
| Other Liabilities | 44,815 | 28,142 | -16,673 | -37.2% |
| EQUITY | 822,762 | 920,850 | 98,088 | 11.9% |
| Social Capital | 591,943 | 646,103 | 54,160 | 9.1% |
| Reservations | 103,414 | 115,382 | 11,968 | 11.6% |
| Superavit By Valuation | 7,277 | 6,706 | -572 | -7.9% |
| Profit and Loss | 120,128 | 152,659 | 32,532 | 27.1% |
| TOTAL LIABILITIES + EQUITY | 8,728,641 | 9,734,685 | 1,006,044 | 11.5% |
| NET CONTINGENTS | 2,276,622 | 2,977,679 | 701,057 | 30.8% |
| TOTAL NET ASSETS OVER CONTINGENTS | 11,005,263 | 12,712,364 | 1,707,101 | 15.5% |

| | | | | |
|--------------------------|-----------|-----------|-----------|--------|
| Regulatory Capital | 951,843 | 1,045,377 | 93,534 | 9.83% |
| Risk Weighted Assets | 6,314,509 | 7,351,471 | 1,036,962 | 16.42% |
| Loan Loss Reserves | 257,713 | 285,119 | 27,406 | 10.63% |
| Loan Loss Reserves Ratio | 140.03% | 143.98% | 3.95% | |

Banco Guayaquil

Profit and Loss Statement (Expressed in thousands of US dollars)

| BANCO GUAYAQUIL | DEC2024 | DEC2025 | INCREASE (DECREASE) | |
|----------------------------------|------------------|------------------|---------------------|--------------|
| | | | DEC2025 VS DEC2024 | % CHANGE |
| INCOME | 1,062,381 | 1,141,649 | 79,268 | 7.5% |
| Interests and Discounts Earned | 755,996 | 811,374 | 55,378 | 7.3% |
| Commissions Earned | 92,960 | 98,260 | 5,300 | 5.7% |
| Financial Utilities | 28,462 | 23,343 | -5,119 | -18.0% |
| Service Revenues | 157,497 | 176,651 | 19,153 | 12.2% |
| Other Operating Income | 814 | 3,698 | 2,883 | 354.1% |
| Other Operating Income | 26,652 | 28,324 | 1,672 | 6.3% |
| Expenses | 942,254 | 988,989 | 46,736 | 5.0% |
| Interests Caused | 358,600 | 330,409 | -28,191 | -7.9% |
| Commissions Caused | 32,472 | 42,207 | 9,735 | 30.0% |
| Financial Lost | 3,133 | 3,069 | -64 | -2.1% |
| Provisions | 176,599 | 233,770 | 57,171 | 32.4% |
| Operating Costs | 312,711 | 303,904 | -8,807 | -2.8% |
| Other Operational Losses | 1,128 | 2,540 | 1,412 | 125.2% |
| Other Expenses and Losses | 4,546 | 7,335 | 2,788 | 61.3% |
| Taxes and Part. To the employees | 53,063 | 65,755 | 12,691 | 23.9% |
| NET PROFIT | 120,128 | 152,659 | 32,532 | 27.1% |