

Banco Guayaquil

Balance Sheet (Expressed in thousands of US dollars)

BANCO GUAYAQUIL	DIC2023	DIC 2024	INCREASE (DECREASE)	
			DIC 2024 VS DIC2023	% CHANGE
ASSETS	7,379,349	8,728,641	1,349,291	18.3%
Funds available	844,058	1,027,561	183,503	21.7%
Investments	1,113,873	1,619,089	505,216	45.4%
Loan Portfolio	4,977,666	5,568,901	591,235	11.9%
Current Portfolio	5,334,152	5,893,981	559,829	10.5%
Non-Performing Loans	142,023	135,463	-6,560	-4.6%
Accounts Receivable	76,128	94,294	18,166	23.9%
Property and Equipment	110,151	109,652	-499	-0.5%
Other Assets	257,473	309,144	51,670	20.1%
LIABILITIES	6,621,873	7,905,878	1,284,005	19.4%
Obligations with the public	5,569,067	6,534,999	965,932	17.3%
Immediate Obligations	29,246	4,457	-24,789	-84.8%
Accounts payable	253,155	275,552	22,397	8.8%
Financial Obligations	636,650	971,623	334,973	52.6%
Outstanding Value	75,000	74,432	-568	-0.8%
Other Liabilities	58,756	44,815	-13,940	-23.7%
EQUITY	757,476	822,762	65,286	8.6%
Social Capital	537,165	591,943	54,778	10.2%
Reservations	91,196	103,414	12,218	13.4%
Superavit By Valuation	7,349	7,277	-71	-1.0%
Profit and Loss	121,766	120,128	-1,639	-1.3%
TOTAL LIABILITIES + EQUITY	7,379,349	8,728,641	1,349,291	18.3%
NET CONTINGENTS	2,286,219	2,276,622	-9,597	-0.4%
TOTAL NET ASSETS OVER CONTINGENTS	9,665,568	11,005,263	1,339,694	13.9%

Banco Guayaquil

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

			INCREASE (DECREASE)	
BANCO GUAYAQUIL	DIC2023	DIC 2024	DIC 2024 VS DIC2023	% CHANGE
INCOME	912,939	1,062,381	149,442	16.4%
Interests and Discounts Earned	630,979	755,996	125,016	19.8%
Commissions Earned	87,717	92,960	5,243	6.0%
Financial Utilities	21,171	28,462	7,292	34.4%
Service Revenues	146,167	157,497	11,330	7.8%
Other Operating Income	1,250	814	-436	-34.8%
Other Operating Income	25,655	26,652	997	3.9%
Expenses	791,221	942,254	151,033	19.1%
Interests Caused	259,156	358,600	99,443	38.4%
Commissions Caused	34,832	32,472	-2,360	-6.8%
Financial Lost	3,307	3,133	-174	-5.3%
Provisions	155,224	176,599	21,375	13.8%
Operating Costs	268,137	312,711	44,574	16.6%
Other Operational Losses	3,072	1,128	-1,944	-63.3%
Other Expenses and Losses	5,024	4,546	-478	-9.5%
Taxes and Part. To the employees	62,468	53,063	-9,404	-15.1%
NET PROFIT	121,718	120,128	-1,591	-1.3%