

BANCO DE GUAYAQUIL (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	55,189.08	75,265.70	80,458.40	70,744.84	78,422.60	78,818.29	83,777.75	104,721.58	106,218.79
ACTIVOS LIQUIDOS	50,781.22	58,470.97	31,669.42	11,381.75	25,913.62	17,586.29	21,517.15	46,365.67	22,101.38
TOTAL DE PRESTAMOS	3,940.15	5,401.41	22,011.47	26,228.54	18,774.16	21,121.15	13,683.79	22,227.50	33,795.97
LOCALES	0.00	0.00	0.00	0.00	150.00	0.00	0.00	0.00	0.00
EXTRANJEROS	3,940.15	5,401.41	22,011.47	26,228.54	18,624.16	21,121.15	13,683.79	22,227.50	33,795.97
TOTAL DE INVERSIONES	0.00	10,490.79	25,629.49	31,770.95	32,645.98	38,584.46	46,827.97	34,447.13	48,071.08
TOTAL DE DEPOSITOS	44,595.77	64,966.03	69,814.14	59,663.17	66,920.25	67,256.08	71,820.53	92,183.78	93,637.48
LOCALES	1,542.06	1,559.45	1,006.99	801.29	1,340.08	1,242.39	1,925.42	2,050.85	1,691.95
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,542.06	1,559.45	1,006.99	801.29	1,340.08	1,242.39	1,925.42	2,050.85	1,691.95
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	43,053.72	63,406.58	68,807.14	58,861.88	65,580.18	66,013.69	69,895.10	90,132.93	91,945.53
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	43,053.72	63,406.58	68,807.14	58,861.88	65,580.18	66,013.69	69,895.10	90,132.93	91,945.53
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	10,044.27	10,019.42	10,320.78	10,767.83	11,059.95	11,302.78	11,640.69	12,204.46	12,225.76
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	27,594.54	43,099.83	49,512.78	57,035.09	66,805.84	77,041.99	82,118.08	87,733.21	92,320.70
ACTIVOS GENERADORES DE INGRESOS	1,970.08	7,946.10	26,956.70	38,396.22	27,680.14	37,798.90	54,076.36	57,337.06	66,643.59
TOTAL DE PRESTAMOS	1,970.08	2,700.70	11,243.21	13,918.77	11,357.15	13,261.28	17,847.63	24,228.02	26,285.06
TOTAL DE INVERSIONES	0.00	5,245.39	15,713.49	24,477.45	16,322.99	24,537.63	36,228.73	33,109.04	40,358.53
PATRIMONIO TOTAL	5,022.14	10,040.20	10,153.80	10,387.24	10,552.11	10,661.10	10,980.73	11,486.14	11,642.85
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	774.12	395.52	790.46	(59.50)	(815.32)	924.22	1,913.07	2,929.69	4,054.53
EGRESOS DE OPERACIONES	282.89	244.10	518.01	798.28	1,119.93	422.72	909.11	1,459.04	2,017.95
INGRESO NETO DE INTERESES	491.23	151.42	272.45	(857.78)	(1,935.25)	501.50	1,003.96	1,470.65	2,036.58

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OTROS INGRESOS	151.72	10.63	810.51	2,740.34	4,214.21	10.74	23.30	2,228.05	2,439.86
INGRESO DE OPERACIONES	642.95	162.06	1,082.96	1,882.56	2,278.96	512.24	1,027.25	3,698.69	4,476.44
EGRESOS GENERALES	712.30	188.05	791.31	1,178.79	1,472.66	323.52	610.88	2,422.83	3,101.05
UTILIDAD ANTES DE PROVISIONES	(69.35)	(25.99)	291.65	703.76	806.31	188.73	416.38	1,275.86	1,375.39
UTILIDAD DEL PERIODO	(79.07)	(25.99)	152.36	506.87	705.09	156.46	406.75	1,182.96	1,175.24
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	6.49	6.20	171.75	229.36	133.68	166.24	143.60	226.88	334.12
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.16	0.11	0.78	0.87	0.71	0.79	1.05	1.02	0.99
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	18.20	13.31	12.83	15.22	14.10	14.34	13.89	11.65	11.51
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	254.92	63.05	21.66	18.57	21.51	18.93	19.24	21.53	14.93
PATRIMONIO / PRESTAMOS TOTALES (%)	254.92	185.50	46.89	41.05	58.91	53.51	85.07	54.91	36.18
INDICE DE ADECUACION DE CAPITAL	172.17	16.78	14.75	19.09	21.71	19.44	21.23	20.46	15.07
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	113.87	90.00	45.36	19.08	38.72	26.15	29.96	50.30	23.60
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	92.01	77.69	39.36	16.09	33.04	22.31	25.68	44.28	20.81
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	113.87	106.15	82.07	72.33	87.51	83.52	95.16	87.66	74.94
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(4.01)	(1.31)	1.13	1.76	2.55	1.66	1.50	2.75	1.76
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.29)	(0.24)	0.62	1.18	1.06	0.81	0.99	1.80	1.27
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(1.57)	(1.04)	3.00	6.51	6.68	5.87	7.41	13.73	10.09
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	39.29	19.91	5.86	(0.21)	(2.95)	9.78	7.08	6.81	6.08
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.36	12.29	3.84	2.77	4.05	4.47	3.36	3.39	3.03
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	24.93	7.62	2.02	(2.98)	(6.99)	5.31	3.71	3.42	3.06

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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	7.00	0.00	0.00	0.00	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	0.00	3.00	2.25	3.50	3.00	3.00	3.00	3.00	3.12
PERSONA JURIDICA	3.25	2.00	2.00	0.00	0.00	1.50	2.00	2.00	2.00