



**BANCO DE GUAYAQUIL (PANAMÁ), S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripción	2008		2009			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
INGRESO POR INTERESES	774,078.39	395,523.96	763,830.13	-86,130.74	-682,823.96	
Préstamos	60,629.21	86,327.36	299,285.02	696,674.77	1,069,405.02	
Depósitos	276,650.22	231,020.62	460,627.27	482,468.69	513,105.55	
Inversiones	436,798.96	78,175.98	3,917.84	-1,265,274.20	-2,265,334.53	
Arrendamientos	0.00	0.00	0.00	0.00	0.00	
Otros	0.00	0.00	0.00	0.00	0.00	
EGRESOS DE OPERACIONES	282,892.80	244,101.35	518,013.64	798,284.39	1,139,267.36	
Intereses Pagados	257,668.45	242,990.05	497,983.38	754,995.98	1,084,408.66	
Comisiones	25,224.35	1,111.30	20,030.26	43,288.41	54,858.70	
INGRESO NETO DE INTERESES	491,185.59	151,422.61	245,816.49	-884,415.13	-1,822,091.32	
OTROS INGRESOS	151,767.04	10,632.84	742,439.36	2,617,846.88	4,101,053.60	
Comisiones	13,288.15	7,129.00	14,209.00	26,310.87	38,130.81	
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00	
Dividendos	0.00	0.00	0.00	0.00	0.00	
Otros Ingresos	138,478.89	3,503.84	728,230.36	2,591,536.01	4,062,922.79	
INGRESOS DE OPERACIONES	642,952.63	162,055.45	988,255.85	1,733,431.75	2,278,962.28	
EGRESOS GENERALES	673,500.80	188,048.09	670,342.41	1,003,403.20	1,446,389.49	
Gastos Administrativos	298,854.68	87,393.04	249,116.72	427,037.81	652,505.95	
Gastos Generales	81,845.93	24,782.70	55,499.18	94,956.30	133,833.28	
G. de Depreciación	137,160.36	5,904.19	23,162.28	35,449.05	49,684.21	
Otros Gastos	155,639.83	69,968.16	342,564.23	445,960.04	610,366.05	
UTILIDADES ANTES DE PROVISIONES	-30,548.17	-25,992.64	317,913.44	730,028.55	832,572.79	
CUENTAS MALAS	13,723.00	0.00	165,551.59	223,156.50	127,481.87	



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	-44,271.17	-25,992.64	152,361.85	506,872.05	705,090.92