

**Banco de Guayaquil (Panamá), S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**



	2009		2010		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	25,913,616.11	17,586,285.97	21,517,154.02	46,365,672.67	22,101,381.74
DEPÓSITOS INTERNOS EN BANCOS	892,540.67	521,114.02	826,017.10	2,371,341.98	1,650,911.00
A LA VISTA	892,540.67	521,114.02	826,017.10	2,371,341.98	1,650,911.00
A PLAZO	0.00	0.00	0.00	0.00	0.00
DEPÓSITOS INTERNOS EN BANCOS	24,913,204.85	17,002,354.79	20,547,568.26	43,907,822.39	20,417,307.74
A LA VISTA	24,813,204.85	16,902,354.79	20,447,568.26	43,807,822.39	20,317,307.74
A PLAZO	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
OTROS	107,870.59	62,817.16	143,568.66	86,508.30	33,163.00
<b>CARTERA CREDITICIA NETA</b>	18,774,155.01	21,121,149.78	13,683,785.59	22,227,500.24	33,795,971.81
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	18,907,836.88	21,287,392.47	13,827,384.14	22,454,376.13	34,130,096.77
MENOS PROVISIONES	(133,681.87)	(166,242.69)	(143,598.55)	(226,875.89)	(334,124.96)
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	(133,681.87)	(166,242.69)	(143,598.55)	(226,875.89)	(334,124.96)
<b>INVERSIONES EN VALORES NETA</b>	32,645,982.50	38,584,463.38	46,827,974.25	34,447,132.22	48,071,078.78
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	32,645,982.50	38,584,463.38	46,827,974.25	34,447,132.22	48,071,078.78
MENOS PROVISIONES	0.00	0.00	0.00	0.00	0.00
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	1,088,848.71	1,526,387.45	1,748,839.62	1,681,272.26	2,250,280.28
INTERNOS	328,706.80	402,145.68	353,498.81	364,726.24	387,385.16
EXTERNOS	760,141.91	1,124,241.77	1,395,340.81	1,316,546.02	1,862,895.12
<b>ACTIVO TOTAL NETO</b>	78,422,602.33	78,818,286.58	83,777,753.48	104,721,577.39	106,218,712.61
<b>DEPOSITOS</b>	66,920,253.16	67,256,081.22	71,820,526.26	92,183,776.31	93,637,482.42
INTERNOS	1,340,075.74	1,242,387.70	1,925,422.10	2,050,850.78	1,691,947.49
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	1,340,075.74	1,242,387.70	1,925,422.10	2,050,850.78	1,691,947.49
A LA VISTA	1,301,638.29	592,236.00	993,023.44	1,116,507.79	915,321.42
A PLAZO	38,437.45	650,151.70	932,398.66	934,342.99	776,626.07
DE AHORROS	0.00	0.00	0.00	0.00	0.00
DE BANCOS	0.00	0.00	0.00	0.00	0.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	0.00	0.00	0.00	0.00	0.00
EXTERNOS	65,580,177.42	66,013,693.52	69,895,104.16	90,132,925.53	91,945,534.93
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	65,580,177.42	66,013,693.52	69,895,104.16	90,132,925.53	91,945,534.93
A LA VISTA	20,986,364.88	12,976,993.16	13,765,268.29	33,228,170.06	34,585,038.10
A PLAZO	44,593,812.54	53,036,700.36	56,129,835.87	56,904,755.47	57,360,496.83
DE AHORROS	0.00	0.00	0.00	0.00	0.00
DE BANCOS	0.00	0.00	0.00	0.00	0.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	442,403.85	259,421.14	316,541.58	333,345.25	355,473.56
INTERNOS	231,575.59	45,467.93	64,874.33	58,607.51	45,902.43
EXTERNOS	210,828.26	213,953.21	251,667.25	274,737.74	309,571.13
PATRIMONIO	11,059,945.45	11,302,784.22	11,640,685.64	12,204,455.83	12,225,756.63
CAPITAL	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	0.00	0.00	0.00	0.00	0.00
UTILIDAD DEL PERIODO Y DE	749,667.42	906,125.45	1,156,419.62	1,932,630.27	1,924,910.15

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	310,278.03	396,658.77	484,266.02	271,825.56	300,846.48
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	78,422,602.46	78,818,286.58	83,777,753.48	104,721,577.39	106,218,712.61