

Banco de Guayaquil (Panamá), S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Balboas)

	2009	2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	(682,823.96)	922,700.33	1,909,402.16	2,905,519.61	3,990,103.19
PRESTAMOS	1,069,405.02	418,695.07	813,558.44	1,203,209.79	1,818,410.85
DEPOSITOS	513,105.55	14,532.07	26,126.49	51,957.27	74,070.55
INVERSIONES	(2,265,334.53)	489,473.19	1,069,717.23	1,650,352.55	2,097,621.79
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	1,119,929.54	422,718.46	909,111.54	1,459,041.19	2,017,953.02
INTERESES PAGADOS	1,084,408.66	412,228.59	888,443.60	1,424,405.53	1,973,369.52
COMISIONES	35,520.88	10,489.87	20,667.94	34,635.66	44,583.50
INGRESO NETO DE INTERESES	(1,802,753.50)	499,981.87	1,000,290.62	1,446,478.42	1,972,150.17
OTROS INGRESOS	4,081,715.78	(21,217.78)	111,319.51	1,027,020.61	1,140,651.88
COMISIONES	19,286.94	12,509.28	27,028.67	66,108.51	125,445.58
OPERACIONES 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	4,062,428.84	(33,727.06)	84,290.84	960,912.10	1,015,206.30
INGRESOS DE OPERACIONES	2,278,962.28	478,764.09	1,111,610.13	2,473,499.03	3,112,802.05
EGRESOS GENERALES	1,446,389.49	290,038.24	695,234.25	1,197,635.16	1,737,409.23
GASTOS ADMINISTRATIVOS	652,505.95	113,422.99	259,314.95	441,530.98	594,981.62
GASTOS GENERALES	133,833.28	60,434.11	124,197.04	224,855.46	331,508.99
GASTOS DE DEPRECIACION	49,684.21	61,719.40	178,521.13	316,687.03	516,119.67
OTROS GASTOS	610,366.05	54,461.74	133,201.13	214,561.69	294,798.95
UTILIDADES ANTES DE PROVISIONES	832,572.79	188,725.85	416,375.88	1,275,863.87	1,375,392.82
CUENTAS MALAS	127,481.87	32,267.82	9,623.68	92,901.02	200,150.09
UTILIDAD DEL PERIODO	705,090.92	156,458.03	406,752.20	1,182,962.85	1,175,242.73