

**Banco Guayaquil**

Balance Sheet (Expressed in thousands of US dollars)

BANCO GUAYAQUIL	DIC 2022	SEP 2023	INCREASE (DECREASE)	
			DIC 2022 VS JUN 2023	% CHANGE
<b>ASSETS</b>	<b>6,887,220</b>	<b>7,094,931</b>	<b>207,710</b>	<b>3.0%</b>
Funds available	1,060,344	777,814	-282,530	-26.6%
Interbank Funds Sold	0	0	0	0.0%
Investments	944,528	1,065,677	121,150	12.8%
Loan Portfolio	4,490,447	4,806,557	316,109	7.0%
Debtors for Acceptantes	0	0	0	0.0%
Accounts Receivable	67,165	64,755	-2,410	-3.6%
Property and Equipment	110,490	107,997	-2,493	-2.3%
Other Assets	214,245	272,130	57,885	27.0%
<b>LIABILITIES</b>	<b>6,205,773</b>	<b>6,368,958</b>	<b>163,185</b>	<b>2.6%</b>
Obligations with the public	5,362,093	5,417,176	55,083	1.0%
Immediate Obligations	30,286	36,455	6,169	20.4%
Accounts payable	219,889	251,070	31,181	14.2%
Financial Obligations	502,049	528,195	26,146	5.2%
Outstanding Value	74,990	75,000	10	0.0%
Other Liabilities	16,466	61,062	44,596	270.8%
<b>EQUITY</b>	<b>681,447</b>	<b>725,972</b>	<b>44,525</b>	<b>6.5%</b>
Social Capital	483,370	537,165	53,795	11.1%
Reservations	80,225	91,196	10,971	13.7%
Superavit By Valuation	8,106	7,599	-507	-6.3%
Profit and Loss	109,746	90,013	-19,733	-18.0%
<b>TOTAL LIABILITIES + EQUITY</b>	<b>6,887,220</b>	<b>7,094,931</b>	<b>207,710</b>	<b>3.0%</b>
<b>NET CONTINGENTS</b>	<b>1,894,897</b>	<b>2,006,408</b>	<b>111,511</b>	<b>5.9%</b>
<b>TOTAL NET ASSETS OVER CONTINGENTS</b>	<b>8,782,117</b>	<b>9,101,339</b>	<b>319,221</b>	<b>3.6%</b>

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

BANCO GUAYAQUIL	DIC 2022	SEP 2023	INCREASE (DECREASE)	
			DIC 2022 VS JUN 2023	% CHANGE
<b>INCOME</b>	<b>737,704</b>	<b>670,879</b>	<b>-66,825</b>	<b>-9.1%</b>
Interests and Discounts Earned	499,811	463,571	-36,240	-7.3%
Commissions Earned	66,670	63,330	-3,340	-5.0%
Financial Utilities	13,883	15,130	1,246	9.0%
Service Revenues	129,005	108,318	-20,687	-16.0%
Other Operating Income	452	373	-79	-17.6%
Other Operating Income	27,883	20,158	-7,725	-27.7%
<b>Expenses</b>	<b>627,958</b>	<b>580,915</b>	<b>-47,044</b>	<b>-7.5%</b>
Interests Caused	161,270	184,769	23,499	14.6%
Commissions Caused	31,479	26,023	-5,456	-17.3%
Financial Lost	3,139	2,125	-1,013	-32.3%
Provisions	113,795	114,431	636	0.6%
Operating Costs	254,106	196,951	-57,154	-22.5%
Other Operational Losses	3,737	2,817	-920	-24.6%
Other Expenses and Losses	6,412	4,434	-1,978	-30.8%
Taxes and Part. To the employees	54,021	49,365	-4,656	-8.6%
<b>NET PROFIT</b>	<b>109,746</b>	<b>89,965</b>	<b>-19,781</b>	<b>-18.0%</b>