

**Banco de Guayaquil**  
**PROFITS & LOSSES STATEMENT**



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BANCO DE GUAYAQUIL

Sep-08

INFORMATION  
FINANCIAL

**INCOME** **198.482**

INTEREST EARNED	117.264
LOANS	90.414
INVESTMENTS	26.849
COMMISSIONS EARNED	7.940
EARNINGS BY SUBSIDIARY COMPANIES	4.058
TRANSACTIONAL INCOME	68.684
BANKING SERVICES	29.566
CREDIT CARDS	39.118
OTHER INCOME	536

SUPPL

**EXPENSES** **125.050**

INTEREST EXPENSES	39.525
COMMISSION PAID & ACCRUED	3.617
OPERATING EXPENSES	45.965
CONTRIBUTIONS	8.121
TRANSACTIONAL EXPENSES	20.666
BANKING SERVICES	4.943
CREDIT CARDS	15.723
DEPRECIATIONS	5.245
OTHER EXPENSES	1.911

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OCT 29 2008

THOMSON REUTERS

**EXTRAORDINARY INCOME** **1.327**

**PROVISIONS AND AMORTIZATIONS** **40.892**

**PROFITS BEFORE EMPLOYEES PROFIT SHARING AND TAX PROVISIONS** **33.867**

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**Banco de Guayaquil****Balance Sheet**

In thousands dollars

	<b>Sep-08</b>
<b>ASSETS</b>	<b>2.125.955.064</b>
Available Funds	516.724.970
Inter-Bank Lendings	0
Investments	322.322.919
Loan Portofolio	1.018.523.486
Debtors for Acceptations	36.953.799
Accounts Receivable	65.070.762
Foreclosed Property	5.494.042
Property and Equipment	84.959.059
Other Assests	75.906.028
<b>LIABILITIES</b>	<b>1.951.097.549</b>
Customer Liabilities	1.586.835.399
Interbank Operations	0
Inmediate Obligations	3.981.225
Outstanding Acceptances	36.953.799
Accounts Payable	33.505.540
Financial Obligations	249.849.254
Outstanding Securities	4.022
Convertible Securities and Equity Contributions	38.000.000
Other Liabilities	1.968.311
<b>EQUITY</b>	<b>174.857.515</b>
Equity	115.000.000
Premium or Discount in Share Issued	0
Reserves	12.005.071
Paid in Capital	0
Capital Surplus	13.915.365
Results	33.937.079
Period Results	33.866.835
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2.125.955.064</b>
<b>TOTAL ASSESTS AND NET CONTINGENT ACCOUNTS</b>	<b>2.228.230.197</b>

**END**