

BANECUADOR B. P.  
ESTADO DE SITUACIÓN FINANCIERA  
DICIEMBRE 2024 - DICIEMBRE 2025  
En miles de dólares

| COD           | ACTIVO                            | DIC 2024<br>A | DIC 2025<br>B | VARIACIÓN (B-A) |          |
|---------------|-----------------------------------|---------------|---------------|-----------------|----------|
|               |                                   |               |               | ABSOLUTA        | %        |
| 11            | FONDOS DISPONIBLES                | 326,743.86    | 330,828.98    | 4,085.12        | 1.25%    |
| 12            | OPERACIONES INTERBANCARIAS        | 0.00          | 0.00          | 0.00            | 0.00%    |
| 13            | INVERSIONES                       | 368,323.30    | 544,195.30    | 175,872.00      | 47.75%   |
| 14            | CARTERA DE CREDITOS               | 1,003,811.66  | 1,097,008.71  | 93,197.05       | 9.28%    |
| 1499          | (Provisiones para creditos incob) | -328,437.55   | -265,388.02   | 63,049.53       | -19.20%  |
| 15            | DEUDORES POR ACEPTACIONES         | 0.00          | 0.00          | 0.00            | 0.00%    |
| 16            | CUENTAS POR COBRAR                | 75,202.83     | 57,899.23     | -17,303.60      | -23.01%  |
| 17            | BIENES REALIZAB., ADJ. X PAGO     | 10.66         | 300.34        | 289.68          | 2717.24% |
| 18            | PROPIEDADES Y EQUIPO              | 60,190.38     | 69,628.35     | 9,437.97        | 15.68%   |
| 19            | OTROS ACTIVOS                     | 23,024.87     | 14,242.90     | -8,781.98       | -38.14%  |
| Total Activos |                                   | 1,857,307.57  | 2,114,103.81  | 256,796.24      | 13.83%   |

| COD                                     | PASIVO                                      | DIC 2024<br>A | DIC 2025<br>B | VARIACIÓN (B-A) |         |
|-----------------------------------------|---------------------------------------------|---------------|---------------|-----------------|---------|
|                                         |                                             |               |               | ABSOLUTA        | %       |
| 21                                      | OBLIGACIONES CON EL PÚBLICO                 | 1,398,842.52  | 1,623,361.96  | 224,519.44      | 16.05%  |
| 2101                                    | Depósitos a la vista                        | 854,398.64    | 1,041,147.73  | 186,749.10      | 21.86%  |
| 2103                                    | Depósitos a plazo                           | 516,071.91    | 552,743.76    | 36,671.84       | 7.11%   |
| 2104                                    | Depósitos de garantía                       | 25,497.14     | 25,556.02     | 58.88           | 0.23%   |
| 2105                                    | Depósitos restringidos                      | 2,874.83      | 3,914.45      | 1,039.62        | 36.16%  |
| 22                                      | OPERACIONES INTERBANCARIAS                  | 0.00          | 0.00          | 0.00            | 0.00%   |
| 23                                      | OBLIGACIONES INMEDIATAS                     | 1,318.43      | 1,465.55      | 147.11          | 11.16%  |
| 24                                      | ACEPTACIONES EN CIRCULACIÓN                 | 0.00          | 0.00          | 0.00            | 0.00%   |
| 25                                      | CUENTAS POR PAGAR                           | 60,587.90     | 56,597.10     | -3,990.80       | -6.59%  |
| 26                                      | OBLIGACIONES FINANCIERAS                    | 28,571.43     | 25,714.29     | -2,857.14       | -10.00% |
| 27                                      | VALORES EN CIRCULACIÓN                      | 0.00          | 0.00          | 0.00            | 0.00%   |
| 28                                      | OBLIGACIONES CONVERTIBLES EN ACCIONES Y APO | 0.00          | 0.00          | 0.00            | 0.00%   |
| 29                                      | OTROS PASIVOS                               | 15,202.01     | 26,725.38     | 11,523.38       | 75.80%  |
| 2                                       | Total Pasivo                                | 1,504,522.29  | 1,733,864.27  | 229,341.98      | 15.24%  |
| 3                                       | Total Patrimonio                            | 352,785.28    | 380,239.54    | 27,454.27       | 7.78%   |
| TOTAL PASIVOS + PATRIMONIO + RESULTADOS |                                             | 1,857,307.57  | 2,114,103.81  | 256,796.24      | 13.83%  |