

BHD International Bank (Panamá), S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Balboas)

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	10,656,685.88	2,415,801.80	5,550,849.79	8,149,954.13	10,824,459.97
PRESTAMOS	3,905,567.67	778,102.33	1,634,430.04	2,559,117.97	3,407,951.81
DEPOSITOS	1,130,362.80	238,293.04	285,384.62	313,134.28	371,114.56
INVERSIONES	5,620,755.41	1,399,406.43	3,631,035.13	5,277,701.88	7,045,393.60
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	4,609,793.14	1,130,113.53	2,276,020.58	3,433,163.95	4,678,642.28
INTERESES PAGADOS	4,387,124.26	1,051,013.60	2,109,160.88	3,188,788.01	4,259,450.93
COMISIONES	222,668.88	79,099.93	166,859.70	244,375.94	419,191.35
INGRESO NETO DE INTERESES	6,046,892.74	1,285,688.27	3,274,829.21	4,716,790.18	6,145,817.69
OTROS INGRESOS	545,577.84	277,281.40	495,017.21	692,564.76	876,445.12
COMISIONES	268,528.52	105,690.40	218,822.71	421,135.12	691,850.48
OPERACIONES CON DIVISAS	580,645.24	67,442.19	249,057.94	395,973.51	400,450.47
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	(303,595.92)	104,148.81	27,136.56	(124,543.87)	(215,855.83)
INGRESOS DE OPERACIONES	6,592,470.58	1,562,969.67	3,769,846.42	5,409,354.94	7,022,262.81
EGRESOS GENERALES	2,435,382.80	666,375.22	1,324,535.60	1,943,995.89	2,508,591.79
GASTOS ADMINISTRATIVOS	1,808,433.56	476,801.19	979,581.93	1,401,243.75	1,906,275.88
GASTOS GENERALES	112,129.83	22,507.85	60,712.86	89,826.41	115,377.06
GASTOS DE DEPRECIACION	95,858.74	17,278.43	35,553.77	71,114.12	102,938.10
OTROS GASTOS	418,960.67	149,787.75	248,687.04	381,811.61	384,000.75
UTILIDADES ANTES DE PROVISIONES	4,157,087.78	896,594.45	2,445,310.82	3,465,359.05	4,513,671.02
CUENTAS MALAS	0.00	0.00	0.00	0.00	0.00
UTILIDAD DEL PERIODO	4,157,087.78	896,594.45	2,445,310.82	3,465,359.05	4,513,671.02