

**BHD INTERNATIONAL BANK (PANAMÁ), S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**A DICIEMBRE 2023**

|                                 | 2022          | 2023          |               |               |               |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|
|                                 | TRIMESTRE IV  | TRIMESTRE I   | TRIMESTRE II  | TRIMESTRE III | TRIMESTRE IV  |
| INGRESO POR INTERESES           | 20,587,169.16 | 8,200,007.97  | 17,340,917.67 | 27,323,146.37 | 37,323,875.85 |
| PRESTAMOS                       | 7,344,408.60  | 2,695,855.86  | 5,907,330.93  | 9,882,475.03  | 13,997,372.59 |
| DEPOSITOS                       | 1,357,181.54  | 303,879.24    | 1,345,841.19  | 2,237,209.82  | 3,251,337.65  |
| INVERSIONES                     | 11,885,579.02 | 5,200,272.87  | 10,087,745.55 | 15,203,461.52 | 20,075,165.61 |
| 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          | 6,569,036.33  | 2,996,250.76  | 6,857,164.37  | 11,462,326.33 | 16,402,279.23 |
| INTERESES PAGADOS               | 5,219,833.51  | 2,716,226.94  | 6,288,077.33  | 10,573,775.70 | 15,108,223.25 |
| COMISIONES                      | 1,349,202.82  | 280,023.82    | 569,087.04    | 888,550.63    | 1,294,055.98  |
| INGRESO NETO DE INTERESES       | 14,018,132.83 | 5,203,757.21  | 10,483,753.30 | 15,860,820.04 | 20,921,596.62 |
| OTROS INGRESOS                  | 47,790,433.82 | 16,107,071.91 | 31,519,490.93 | 40,527,857.89 | 47,313,059.84 |
| COMISIONES                      | 2,591,454.24  | 726,889.76    | 1,405,935.34  | 2,188,084.71  | 2,998,885.84  |
| 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                  | 45,198,979.58 | 15,380,182.15 | 30,113,555.59 | 38,339,773.18 | 44,314,174.00 |
| INGRESOS DE OPERACIONES         | 61,808,566.65 | 21,310,829.12 | 42,003,244.23 | 56,388,677.93 | 68,234,656.46 |
| EGRESOS GENERALES               | 48,458,323.56 | 16,820,118.04 | 30,195,234.00 | 40,020,388.40 | 48,749,267.94 |
| GASTOS ADMINISTRATIVOS          | 5,255,839.98  | 1,517,310.94  | 3,539,522.19  | 4,546,242.37  | 5,995,619.40  |
| GASTOS GENERALES                | 2,182,992.88  | 471,726.14    | 1,050,366.13  | 1,540,992.92  | 2,507,744.71  |
| GASTOS DE DEPRECIACION          | 321,740.02    | 75,384.55     | 150,153.21    | 225,211.98    | 300,289.46    |
| OTROS GASTOS                    | 40,697,750.68 | 14,755,696.41 | 25,455,192.47 | 33,707,941.13 | 39,945,614.37 |
| UTILIDADES ANTES DE PROVISIONES | 13,350,243.09 | 4,490,711.08  | 11,808,010.23 | 16,368,289.53 | 19,485,388.52 |
| CUENTAS MALAS                   | 757,269.98    | (15,415.85)   | 673,923.16    | 1,828,200.91  | 2,172,454.43  |
| UTILIDAD DEL PERIODO            | 12,592,973.11 | 4,506,126.93  | 11,134,087.07 | 14,540,088.62 | 17,312,934.09 |