

BHD INTERNATIONAL BANK (PANAMÁ), S.A.
ESTADO DE RESULTADO
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

| | 2022 | 2023 | | | | | | | | | | | | ACUMULADO |
|-------------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|------------|----------|-----------|-----------|-----------|
| | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre | |
| Ingresos Por Intereses | 20,587.17 | 2,302.83 | 2,861.34 | 3,035.84 | 3,033.54 | 3,043.14 | 3,064.23 | 3,273.17 | 3,291.28 | 3,417.78 | 3,340.99 | 3,370.74 | 3,289.00 | 37,323.88 |
| Préstamos | 7,344.41 | 857.02 | 848.08 | 990.76 | 1,041.59 | 1,074.26 | 1,095.63 | 1,178.13 | 1,313.42 | 1,483.59 | 1,451.66 | 1,343.29 | 1,319.95 | 13,997.37 |
| Depósitos | 1,357.18 | 20.50 | 32.84 | 250.54 | 268.34 | 387.20 | 386.43 | 354.17 | 215.45 | 321.75 | 313.56 | 361.90 | 338.66 | 3,251.34 |
| Inversiones | 11,885.58 | 1,425.31 | 1,980.42 | 1,794.54 | 1,723.61 | 1,581.69 | 1,582.17 | 1,740.86 | 1,762.40 | 1,612.45 | 1,575.77 | 1,665.54 | 1,630.39 | 20,075.17 |
| Arrendamiento Financiero | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otros Ingresos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Egresos de Operaciones | 6,569.04 | 906.64 | 994.60 | 1,095.01 | 1,193.29 | 1,280.66 | 1,386.97 | 1,517.87 | 1,534.21 | 1,553.09 | 1,579.44 | 1,652.19 | 1,708.32 | 16,402.28 |
| Intereses Pagados | 5,219.83 | 808.41 | 906.42 | 1,001.40 | 1,095.61 | 1,188.48 | 1,287.76 | 1,403.05 | 1,434.11 | 1,448.54 | 1,468.72 | 1,512.08 | 1,553.64 | 15,108.22 |
| Comisiones | 1,349.20 | 98.22 | 88.19 | 93.62 | 97.68 | 92.18 | 99.21 | 114.82 | 100.09 | 104.55 | 110.72 | 140.11 | 154.68 | 1,294.06 |
| Ingreso Neto de Intereses | 14,018.13 | 1,396.20 | 1,866.74 | 1,940.82 | 1,840.25 | 1,762.49 | 1,677.26 | 1,755.30 | 1,757.07 | 1,864.69 | 1,761.55 | 1,718.55 | 1,580.68 | 20,921.60 |
| Otros Ingresos | 47,790.43 | 4,058.07 | 3,991.11 | 8,057.90 | 7,093.12 | 2,018.33 | 6,300.97 | 2,208.04 | 1,895.74 | 4,904.59 | 3,179.29 | 2,371.29 | 1,234.62 | 47,313.06 |
| Comisiones | 2,591.45 | 205.95 | 199.30 | 321.64 | 201.88 | 211.87 | 265.30 | 214.87 | 216.32 | 350.96 | 257.00 | 272.12 | 281.69 | 2,998.89 |
| Operaciones con Divisas | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Dividendos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otros Ingresos | 45,198.98 | 3,852.12 | 3,791.81 | 7,736.25 | 6,891.24 | 1,806.46 | 6,035.67 | 1,993.18 | 1,679.41 | 4,553.63 | 2,922.30 | 2,099.17 | 952.93 | 44,314.17 |
| Ingresos de Operaciones | 61,808.57 | 5,454.27 | 5,857.84 | 9,998.72 | 8,933.37 | 3,780.82 | 7,978.23 | 3,963.35 | 3,652.81 | 6,769.28 | 4,940.84 | 4,089.83 | 2,815.30 | 68,234.66 |
| Egresos Generales | 48,458.32 | 4,827.59 | 4,309.86 | 7,682.67 | 4,110.55 | 2,519.11 | 6,745.46 | 2,449.46 | 2,440.36 | 4,935.34 | 3,490.41 | 2,979.34 | 2,259.13 | 48,749.27 |
| Gastos Administrativos | 5,255.84 | 419.57 | 550.16 | 547.58 | 943.59 | 515.01 | 563.61 | 313.17 | 341.27 | 352.28 | 380.60 | 479.73 | 589.06 | 5,995.62 |
| Gastos Generales | 2,182.99 | 182.08 | 113.60 | 176.05 | 202.63 | 208.07 | 167.94 | 167.41 | 139.76 | 183.46 | 178.75 | 354.52 | 433.48 | 2,507.74 |
| Gastos de Depreciación | 321.74 | 25.46 | 23.62 | 26.30 | 25.11 | 24.86 | 24.80 | 25.04 | 25.01 | 25.01 | 24.99 | 25.06 | 25.03 | 300.29 |
| Otros Gastos | 40,697.75 | 4,200.48 | 3,622.48 | 6,932.74 | 2,939.21 | 1,771.17 | 5,989.12 | 1,943.83 | 1,934.33 | 4,374.59 | 2,906.08 | 2,120.04 | 1,211.55 | 39,945.61 |
| Utilidad antes de Provisiones | 13,350.24 | 626.68 | 1,547.98 | 2,316.05 | 4,822.82 | 1,261.71 | 1,232.77 | 1,513.89 | 1,212.45 | 1,833.94 | 1,450.43 | 1,110.49 | 556.18 | 19,485.39 |
| Provisiones por Cuentas Malas | 757.27 | 49.09 | (36.29) | (28.22) | 496.16 | 72.68 | 120.50 | 181.80 | 689.54 | 282.94 | 82.09 | 362.89 | (100.73) | 2,172.45 |
| Utilidad del Periodo | 12,592.97 | 577.59 | 1,584.27 | 2,344.27 | 4,326.66 | 1,189.03 | 1,112.27 | 1,332.09 | 522.91 | 1,551.01 | 1,368.34 | 747.60 | 656.91 | 17,312.93 |