

BHD INTERNATIONAL BANK (PANAMÁ), S.A.
ESTADO DE RESULTADO
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

| | 2023 | 2024 | | | | | | | | | | | | ACUMULADO |
|-------------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|------------|----------|-----------|-----------|-----------|
| | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre | |
| Ingresos Por Intereses | 37,323.88 | 3,399.53 | 3,486.59 | 3,780.41 | 3,657.58 | 3,845.99 | 3,864.60 | 3,849.40 | 3,962.31 | 3,856.93 | 3,983.25 | 3,868.10 | 3,766.47 | 45,321.18 |
| Préstamos | 13,997.37 | 1,371.51 | 1,349.41 | 1,398.09 | 1,529.21 | 1,626.94 | 1,676.35 | 1,646.71 | 1,769.88 | 1,757.86 | 1,789.87 | 1,831.38 | 1,825.30 | 19,572.50 |
| Depósitos | 3,251.34 | 296.89 | 173.39 | 206.90 | 231.43 | 337.36 | 396.73 | 229.59 | 195.87 | 144.30 | 203.13 | 182.97 | 147.45 | 2,745.99 |
| Inversiones | 20,075.17 | 1,731.14 | 1,963.80 | 2,175.43 | 1,896.94 | 1,881.70 | 1,791.52 | 1,973.10 | 1,996.57 | 1,954.78 | 1,990.26 | 1,853.74 | 1,793.72 | 23,002.69 |
| 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 | 16,402.28 | 1,675.65 | 1,694.72 | 1,721.60 | 1,741.12 | 1,745.69 | 1,864.81 | 1,823.92 | 1,870.10 | 1,908.54 | 1,960.48 | 2,008.18 | 1,971.28 | 21,986.09 |
| Intereses Pagados | 15,108.22 | 1,578.91 | 1,596.59 | 1,614.00 | 1,604.22 | 1,643.85 | 1,660.03 | 1,679.73 | 1,724.29 | 1,782.42 | 1,803.50 | 1,825.33 | 1,839.73 | 20,352.59 |
| Comisiones | 1,294.06 | 96.74 | 98.13 | 107.61 | 136.91 | 101.84 | 204.79 | 144.18 | 145.81 | 126.12 | 156.98 | 182.85 | 131.54 | 1,633.51 |
| Ingreso Neto de Intereses | 20,921.60 | 1,723.88 | 1,791.87 | 2,058.81 | 1,916.46 | 2,100.30 | 1,999.78 | 2,025.49 | 2,092.22 | 1,948.39 | 2,022.77 | 1,859.91 | 1,795.20 | 23,335.09 |
| Otros Ingresos | 47,313.06 | 3,958.48 | 5,989.13 | 7,597.48 | 5,054.63 | 2,894.88 | 2,637.43 | 1,506.46 | 5,429.58 | 2,053.20 | 2,169.70 | 1,707.14 | 3,186.45 | 44,184.55 |
| Comisiones | 2,998.89 | 258.81 | 275.76 | 273.27 | 264.77 | 426.16 | 271.63 | 299.62 | 305.16 | 272.95 | 315.43 | 309.48 | 338.47 | 3,611.52 |
| 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 | 44,314.17 | 3,699.68 | 5,713.37 | 7,324.21 | 4,789.85 | 2,468.72 | 2,365.80 | 1,206.84 | 5,124.41 | 1,780.26 | 1,854.27 | 1,397.66 | 2,847.97 | 40,573.03 |
| Ingresos de Operaciones | 68,234.66 | 5,682.36 | 7,781.00 | 9,656.29 | 6,971.08 | 4,995.18 | 4,637.22 | 3,531.95 | 7,521.79 | 4,001.60 | 4,192.47 | 3,567.06 | 4,981.64 | 67,519.64 |
| Egresos Generales | 48,749.27 | 3,397.14 | 6,235.24 | 8,179.82 | 5,441.93 | 3,456.83 | 3,320.81 | 2,199.38 | 4,781.77 | 2,410.93 | 2,094.63 | 1,965.36 | 3,765.54 | 47,249.36 |
| Gastos Administrativos | 5,995.62 | 643.67 | 561.03 | 548.65 | 578.97 | 572.20 | 554.30 | 569.41 | 576.58 | 576.91 | 312.59 | 385.22 | 306.87 | 6,186.41 |
| Gastos Generales | 2,507.74 | 190.67 | 174.58 | 136.33 | 196.87 | 230.45 | 213.23 | 192.95 | 231.41 | 209.13 | 207.36 | 202.83 | 535.14 | 2,720.94 |
| Gastos de Depreciación | 300.29 | 25.03 | 24.67 | 24.65 | 24.67 | 23.85 | 23.86 | 23.86 | 23.86 | 23.86 | 23.86 | 24.23 | 24.99 | 291.41 |
| Otros Gastos | 39,945.61 | 2,537.77 | 5,474.96 | 7,470.19 | 4,641.41 | 2,630.33 | 2,529.41 | 1,413.15 | 3,949.92 | 1,601.03 | 1,550.81 | 1,353.09 | 2,898.53 | 38,050.60 |
| Utilidad antes de Provisiones | 19,485.39 | 2,285.22 | 1,545.76 | 1,476.47 | 1,529.16 | 1,538.35 | 1,316.41 | 1,332.57 | 2,740.02 | 1,590.67 | 2,097.84 | 1,601.69 | 1,216.11 | 20,270.27 |
| Provisiones por Cuentas Malas | 2,172.45 | (42.78) | 146.38 | 546.60 | 150.92 | 2.39 | (61.15) | 229.11 | 142.26 | (183.25) | 412.29 | (299.68) | 46.94 | 1,090.02 |
| Utilidad del Periodo | 17,312.93 | 2,328.00 | 1,399.38 | 929.87 | 1,378.23 | 1,535.96 | 1,377.56 | 1,103.46 | 2,597.76 | 1,773.92 | 1,685.55 | 1,901.38 | 1,169.17 | 19,180.26 |