



ESTADO DE RESULTADO
Towerbank International Inc.
ENERO - DICIEMBRE 2004
(En Balboas)

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	1,182,269.34	1,091,895.85	1,173,735.38	3,447,900.57	1,129,982.22	1,141,488.90	1,151,421.97	3,422,893.09	1,108,285.57	1,042,183.74	1,029,779.56	3,180,248.87	1,155,986.55	1,358,864.51	3,577,264.19	6,092,115.25	16,143,157.78
Préstamos	919,134.07	880,172.01	973,277.68	2,772,583.76	913,463.01	868,708.13	851,954.08	2,634,125.22	804,310.24	756,302.44	750,334.35	2,310,947.03	831,747.31	1,034,819.38	746,701.67	2,613,268.36	10,330,924.37
Depósitos	49,012.41	41,955.91	50,068.21	141,036.53	33,542.69	62,704.17	75,337.08	171,583.94	84,257.13	83,704.34	83,934.51	251,895.98	108,562.21	129,383.95	123,704.34	361,650.50	926,166.95
Inversiones	214,122.86	169,767.93	150,389.49	534,280.28	182,976.52	210,076.60	224,130.81	617,183.93	219,718.20	202,176.96	195,510.70	617,405.86	215,677.03	194,661.18	2,706,858.18	3,117,196.39	4,886,066.46
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	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	0.00	0.00	0.00
Egresos de Operaciones	508,501.09	480,925.32	536,513.26	1,525,939.67	649,246.86	568,004.54	530,946.98	1,748,198.38	525,101.18	492,623.90	488,534.84	1,506,259.92	507,439.66	468,512.06	541,388.38	1,517,340.10	6,297,738.07
Intereses Pagados	493,799.91	466,646.11	490,424.75	1,450,870.77	620,075.35	548,176.95	495,448.64	1,663,700.94	503,552.88	470,679.95	450,560.48	1,424,793.31	485,364.79	469,549.09	513,000.69	1,467,914.57	6,007,279.59
Comisiones	14,701.18	14,279.21	46,088.51	75,068.90	29,171.51	19,827.59	35,498.34	84,497.44	21,548.30	21,943.95	37,974.36	81,466.61	22,074.87	-1,037.03	28,387.69	49,425.53	290,458.48
Ingreso Neto de Intereses	673,768.25	610,970.53	637,222.12	1,921,960.90	480,735.36	573,484.36	620,474.99	1,674,694.71	583,184.39	549,559.84	541,244.72	1,673,988.95	648,546.89	890,352.45	3,035,875.81	4,574,775.15	9,845,419.71
Otros Ingresos	133,869.34	132,545.78	181,757.87	448,172.99	119,906.71	122,525.71	169,706.65	412,139.07	188,699.34	294,204.19	159,332.75	642,236.28	176,709.22	199,472.61	271,999.19	648,181.02	2,150,729.36
Comisiones	108,270.65	90,461.68	152,731.25	351,463.58	96,730.92	105,078.74	150,690.58	352,500.24	104,764.72	116,538.54	144,113.50	365,416.76	124,552.63	119,184.22	184,793.51	428,530.36	1,497,910.94
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	0.00	0.00	0.00
Otros Ingresos	25,598.69	42,084.10	29,026.62	96,709.41	23,175.79	17,446.97	19,016.07	59,638.83	83,934.62	177,665.65	15,219.25	276,819.52	52,156.59	80,288.39	87,205.68	219,650.66	652,818.42
Ingresos de Operaciones	807,637.59	743,516.31	818,979.99	2,370,133.89	600,642.07	696,010.07	790,181.64	2,086,833.78	771,883.73	843,764.03	700,577.47	2,316,225.23	825,256.11	1,089,825.06	3,307,875.00	5,222,956.17	11,996,149.07
Egresos Generales	463,078.41	456,849.61	440,457.12	1,360,385.14	452,266.82	485,653.60	452,814.23	1,390,734.65	471,702.42	557,711.60	454,144.99	1,483,559.01	498,206.28	374,117.21	400,351.50	1,272,674.99	5,507,353.79
Gastos Administrativos	300,164.89	305,463.36	283,666.41	889,294.66	302,396.77	331,820.32	304,543.50	938,760.59	325,681.13	319,475.77	304,460.28	949,617.18	309,426.68	309,947.07	292,696.77	912,070.52	3,689,742.95
Gastos Generales	79,241.26	76,757.25	94,013.90	250,012.41	74,494.27	87,030.77	78,616.21	240,141.25	71,436.66	106,767.33	76,552.37	254,756.36	84,999.02	82,441.33	63,356.62	230,796.97	975,706.99
Gastos de Depreciación	34,615.27	34,035.04	33,930.40	102,580.71	34,222.60	33,201.43	33,201.43	100,625.46	36,361.45	37,580.15	37,834.70	111,776.30	37,577.47	35,884.71	41,529.98	114,992.16	429,974.63
Otros Gastos	49,056.99	40,593.96	28,846.41	118,497.36	41,153.18	33,601.08	36,453.09	111,207.35	38,223.18	93,888.35	35,297.64	167,409.17	66,203.11	-54,155.90	2,768.13	14,815.34	411,929.22
Utilidad antes de Provisiones	344,559.18	286,666.70	378,522.87	1,009,748.75	148,375.25	210,356.47	337,367.41	696,099.13	300,181.31	286,052.43	246,432.48	832,666.22	327,049.83	715,707.85	2,907,523.50	3,950,281.18	6,488,795.28
Provisiones por Cuentas Malas	10,000.00	210,000.00	110,000.00	330,000.00	110,000.00	110,000.00	110,000.00	330,000.00	110,000.00	110,000.00	110,000.00	330,000.00	110,000.00	520,002.18	220,000.00	850,002.18	1,840,002.18
Utilidad del Periodo	334,559.18	76,666.70	268,522.87	679,748.75	38,375.25	100,356.47	227,367.41	366,099.13	190,181.31	176,052.43	136,432.48	502,666.22	217,049.83	195,705.67	2,687,523.50	3,100,279.00	4,648,793.10