



**ESTADO DE RESULTADO**  
**Towerbank International Inc.**  
**ENERO - DICIEMBRE 2005**  
**(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	1,120,776.03	1,058,229.72	1,161,386.11	3,340,391.86	1,140,805.71	1,257,452.51	1,176,322.95	3,574,581.17	1,229,870.99	1,242,475.54	1,218,128.77	3,690,475.30	1,228,629.59	1,227,935.91	3,560,707.55	6,017,273.05	16,622,721.38
Préstamos	787,599.55	733,385.22	783,308.03	2,304,292.80	732,681.45	862,177.56	805,702.05	2,400,561.06	894,950.91	900,271.29	882,198.67	2,677,420.87	914,935.19	914,728.42	1,014,069.63	2,843,733.24	10,226,007.97
Depósitos	106,828.67	110,913.29	140,557.13	358,299.09	147,433.20	138,934.26	115,796.44	402,163.90	74,943.69	82,539.07	92,537.23	250,019.99	74,356.53	81,344.16	111,626.62	267,327.31	1,277,810.29
Inversiones	226,347.81	213,931.21	237,520.95	677,799.97	260,691.06	256,340.69	254,824.46	771,856.21	259,976.39	259,665.18	243,392.87	763,034.44	239,337.87	231,863.33	2,435,011.30	2,906,212.50	5,118,903.12
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	512,816.85	529,735.43	590,185.28	1,632,737.56	538,777.35	628,094.15	592,704.54	1,759,576.04	593,390.32	644,955.81	575,326.82	1,813,672.95	584,779.31	609,857.79	675,723.52	1,870,360.62	7,076,347.17
Intereses Pagados	490,858.97	508,506.63	552,151.60	1,551,517.20	519,368.62	610,709.00	554,090.04	1,684,167.66	574,588.56	617,512.67	546,486.13	1,738,587.36	570,417.34	583,317.96	645,506.46	1,799,241.76	6,773,513.98
Comisiones	21,957.88	21,228.80	38,033.68	81,220.36	19,408.73	17,385.15	38,614.50	75,408.38	18,801.76	27,443.14	28,840.69	75,085.59	14,361.97	26,539.83	30,217.06	71,118.86	302,833.19
Ingreso Neto de Intereses	607,959.18	528,494.29	571,200.83	1,707,654.30	602,028.36	629,358.36	583,618.41	1,815,005.13	636,480.67	597,519.73	642,801.95	1,876,802.35	643,850.28	618,078.12	2,884,984.03	4,146,912.43	9,546,374.21
Otros Ingresos	281,828.03	111,185.53	158,756.16	551,769.72	152,874.90	172,590.31	244,220.79	569,686.00	175,473.53	324,286.96	92,945.40	592,705.89	193,831.25	209,206.60	215,200.48	618,238.33	2,332,399.94
Comisiones	194,008.06	88,351.42	142,977.15	425,336.63	112,619.20	153,823.86	203,109.17	469,552.23	136,090.21	143,702.94	177,510.25	457,303.40	149,817.70	189,895.80	157,503.11	497,216.61	1,849,408.87
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	87,819.97	22,834.11	15,779.01	126,433.09	40,255.70	18,766.45	41,111.62	100,133.77	39,383.32	180,584.02	-84,564.85	135,402.49	44,013.55	19,310.80	57,697.37	121,021.72	482,991.07
Ingresos de Operaciones	889,787.21	639,679.82	729,956.99	2,259,424.02	754,903.26	801,948.67	827,839.20	2,384,691.13	811,954.20	921,806.69	735,747.35	2,469,508.24	837,681.53	827,284.72	3,100,184.51	4,765,150.76	11,878,774.15
Egresos Generales	314,264.24	633,093.43	546,329.25	1,493,686.92	491,119.40	505,821.73	543,709.43	1,540,650.56	480,607.47	565,185.44	509,355.31	1,555,148.22	505,095.23	585,711.39	427,437.86	1,518,244.48	6,107,730.18
Gastos Administrativos	160,137.06	441,892.36	318,108.57	920,137.99	336,476.68	336,293.06	347,452.38	1,020,222.12	336,417.03	340,107.15	318,561.19	995,085.37	331,455.62	301,965.58	335,961.46	969,382.66	3,904,828.14
Gastos Generales	73,394.39	91,113.48	106,893.03	271,400.90	80,980.09	80,209.05	86,269.11	247,458.25	60,557.76	79,622.43	88,812.05	228,992.24	81,624.69	119,001.27	54,788.95	255,414.91	1,003,266.30
Gastos de Depreciación	39,487.23	38,996.16	39,703.44	118,186.83	39,706.15	40,067.17	40,460.39	120,233.71	59,977.21	60,061.47	60,195.97	180,234.65	60,143.89	60,215.23	60,291.27	180,650.39	599,305.58
Otros Gastos	41,245.56	61,091.43	81,624.21	183,961.20	33,956.48	49,252.45	69,527.55	152,736.48	23,655.47	85,394.39	41,786.10	150,835.96	31,871.03	104,529.31	-23,603.82	112,796.52	600,330.16
Utilidad antes de Provisiones	575,522.97	6,586.39	183,627.74	765,737.10	263,783.86	296,126.94	284,129.77	844,040.57	331,346.73	356,621.25	226,392.04	914,360.02	332,586.30	241,573.33	2,672,746.65	3,246,906.28	5,771,043.97
Provisiones por Cuentas Malas	110,000.00	110,000.00	110,000.00	330,000.00	110,000.00	110,000.00	116,000.00	336,000.00	113,000.00	113,000.00	113,000.00	339,000.00	100,000.00	100,000.00	100,000.00	300,000.00	1,305,000.00
Utilidad del Periodo	465,522.97	-103,413.61	73,627.74	435,737.10	153,783.86	186,126.94	168,129.77	508,040.57	218,346.73	243,621.25	113,392.04	575,360.02	232,586.30	141,573.33	2,572,746.65	2,946,906.28	4,466,043.97