



TOWERBANK INTERNATIONAL, INC.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

	2007		2008		
Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	32,109,603.87	8,861,776.62	16,586,918.97	24,855,320.63	33,884,671.39
Préstamos	25,273,825.15	7,488,315.21	14,131,482.28	21,246,997.89	29,301,489.07
Depósitos	3,674,638.68	522,586.93	858,008.86	1,091,803.20	1,208,440.24
Inversiones	3,161,140.04	850,874.48	1,597,427.83	2,516,519.54	3,374,742.08
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	20,353,090.74	5,455,656.86	10,113,047.24	14,954,820.84	20,165,376.06
Intereses Pagados	19,619,761.96	5,321,233.74	9,830,065.88	14,505,029.23	19,437,602.79
Comisiones	733,328.78	134,423.12	282,981.36	449,791.61	727,773.27
INGRESO NETO DE INTERESES	11,756,513.13	3,406,119.76	6,473,871.73	9,900,499.79	13,719,295.33
OTROS INGRESOS	4,821,743.72	1,234,127.42	2,335,733.06	3,526,705.67	4,595,921.95
Comisiones	1,338,318.20	613,017.10	1,030,932.59	1,661,459.26	2,183,082.98
Oper. con Divisas	20,189.57	1,738.61	7,867.99	10,568.81	18,131.18
Dividendos	2,098.80	5,626.01	22,456.91	34,663.89	46,319.59
Otros Ingresos	3,461,137.15	613,745.70	1,274,475.57	1,820,013.71	2,348,388.20
INGRESOS DE OPERACIONES	16,578,256.85	4,640,247.18	8,809,604.79	13,427,205.46	18,315,217.28
EGRESOS GENERALES	9,127,230.14	2,306,691.35	4,963,088.30	7,638,026.96	10,877,389.30
Gastos Administrativos	6,122,521.92	1,597,110.88	3,297,989.57	5,096,299.78	7,016,029.28
Gastos Generales	972,191.86	187,159.81	526,249.94	805,153.27	1,099,230.03
G. de Depreciación	656,174.80	151,888.50	307,448.50	466,683.57	632,084.29
Otros Gastos	1,376,341.56	370,532.16	831,400.29	1,269,890.34	2,130,045.70
UTILIDADES ANTES DE PROVISIONES	7,451,026.71	2,333,555.83	3,846,516.49	5,789,178.50	7,437,827.98
CUENTAS MALAS	1,479,269.19	570,000.03	1,050,000.06	1,530,000.09	2,070,000.12



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	5,971,757.52	1,763,555.80	2,796,516.43	4,259,178.41	5,367,827.86