



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	33,885,276.33	8,529,169.97	17,008,019.15	25,461,388.97	33,521,259.40
Préstamos	29,301,489.07	7,845,122.94	15,777,430.55	23,682,768.54	31,021,712.84
Depósitos	1,208,440.24	44,469.85	75,853.57	120,377.60	181,854.69
Inversiones	3,375,347.02	639,577.18	1,154,735.03	1,658,242.83	2,317,691.87
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	20,165,376.06	4,553,229.10	8,829,637.27	13,245,651.69	17,746,525.14
Intereses Pagados	19,437,602.79	4,449,992.25	8,603,030.05	12,918,819.80	17,280,379.98
Comisiones	727,773.27	103,236.85	226,607.22	326,831.89	466,145.16
INGRESO NETO DE INTERESES	13,719,900.27	3,975,940.87	8,178,381.88	12,215,737.28	15,774,734.26
OTROS INGRESOS	4,595,317.01	877,938.29	2,240,726.97	4,112,131.10	6,378,788.33
Comisiones	2,183,082.98	389,997.06	786,042.38	1,146,731.92	1,585,668.68
Oper. con Divisas	12,703.64	2,200.72	7,172.68	7,370.69	12,389.63
Dividendos	46,319.59	5,377.96	19,425.83	333,053.71	346,210.00
Otros Ingresos	2,353,210.80	480,362.55	1,428,086.08	2,624,974.78	4,434,520.02
INGRESOS DE OPERACIONES	18,315,217.28	4,853,879.16	10,419,108.85	16,327,868.38	22,153,522.59
EGRESOS GENERALES	10,904,724.15	2,897,858.03	5,960,515.88	8,791,138.31	12,547,992.59
Gastos Administrativos	7,027,593.11	1,841,983.35	3,895,526.86	5,841,151.61	8,183,744.20
Gastos Generales	1,105,001.05	202,083.33	441,374.46	668,733.60	1,045,532.36
G. de Depreciación	632,025.87	168,049.87	338,754.19	514,216.16	703,791.57
Otros Gastos	2,140,104.12	685,741.48	1,284,860.37	1,767,036.94	2,614,924.46
UTILIDADES ANTES DE PROVISIONES	7,410,493.13	1,956,021.13	4,458,592.97	7,536,730.07	9,605,530.00
CUENTAS MALAS	2,070,000.12	540,000.00	1,080,000.00	1,620,000.00	2,152,934.75



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	5,340,493.01	1,416,021.13	3,378,592.97	5,916,730.07	7,452,595.25