

Towerbank International, Inc.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Balboas)

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	33,476,355.95	8,088,683.88	16,279,249.36	24,964,577.70	34,128,887.25
PRESTAMOS	30,027,635.07	7,155,481.14	14,648,398.74	22,837,294.42	31,660,527.00
DEPOSITOS	130,801.19	135,661.12	56,857.04	76,428.92	104,700.74
INVERSIONES	3,215,373.73	777,691.61	1,534,214.81	1,982,521.83	2,247,489.49
ARRENDAMIENTOS	102,545.96	19,850.01	39,778.77	68,332.53	116,170.02
OTROS	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	14,422,167.98	3,661,958.64	7,361,580.78	11,175,143.10	15,306,980.27
INTERESES PAGADOS	13,874,944.14	3,601,543.12	7,217,088.51	10,933,965.41	14,921,543.10
COMISIONES	547,223.84	60,415.52	144,492.27	241,177.69	385,437.17
INGRESO NETO DE INTERESES	19,054,187.97	4,426,725.24	8,917,668.58	13,789,434.60	18,821,906.98
OTROS INGRESOS	4,203,009.20	1,334,119.21	2,472,710.28	3,933,168.66	5,340,676.28
COMISIONES	1,955,379.75	862,042.78	1,069,533.22	1,643,009.16	2,191,299.47
OPERACIONES CON DIVISAS	40,212.24	14,106.89	(301,716.44)	(322,827.55)	85,874.17
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	2,207,417.21	457,969.54	1,704,893.50	2,612,987.05	3,063,502.64
INGRESOS DE OPERACIONES	23,257,197.17	5,760,844.45	11,390,378.86	17,722,603.26	24,162,583.26
EGRESOS GENERALES	15,349,879.57	4,097,605.14	8,149,586.41	12,237,551.13	17,088,124.25
GASTOS ADMINISTRATIVOS	10,260,641.30	2,852,191.55	5,727,186.67	8,325,863.40	11,208,344.81
GASTOS GENERALES	1,370,274.72	345,120.19	706,822.18	1,046,551.72	1,834,611.97
GASTOS DE DEPRECIACION	778,557.06	213,595.78	428,165.41	636,134.31	892,140.60
OTROS GASTOS	2,940,406.49	686,697.62	1,287,412.15	2,229,001.70	3,153,026.87
UTILIDADES ANTES DE PROVISIONES	7,907,317.60	1,663,239.31	3,240,792.45	5,485,052.13	7,074,459.01
CUENTAS MALAS	1,400,344.50	500,087.00	800,167.25	1,100,167.25	562,200.05
UTILIDAD DEL PERIODO	6,506,973.10	1,163,152.31	2,440,625.20	4,384,884.88	6,512,258.96