



ESTADO DE RESULTADO
Towerbank International Inc.
ENERO - DICIEMBRE 2003
(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	1,654,061.87	1,456,117.48	1,537,363.58	4,647,542.93	1,477,455.07	1,463,173.22	1,354,001.54	4,294,629.83	1,346,218.23	1,312,738.02	1,215,742.47	3,874,698.72	1,108,451.75	995,980.87	2,670,448.35	4,774,880.97	17,591,752.45
Préstamos	1,047,278.47	916,735.00	984,170.41	2,948,183.88	925,344.56	964,520.04	902,178.56	2,792,043.16	902,154.02	893,661.16	870,742.43	2,666,557.61	863,925.18	800,206.56	899,695.93	2,563,827.67	10,970,612.32
Depósitos	73,075.21	55,090.62	62,904.91	191,070.74	46,447.50	44,224.84	39,581.42	130,253.76	56,307.40	38,357.38	41,827.08	136,491.86	21,009.64	21,000.68	41,187.23	83,197.55	541,013.91
Inversiones	533,708.19	484,291.86	490,288.26	1,508,288.31	505,663.01	454,428.34	412,241.56	1,372,332.91	387,756.81	380,719.48	303,172.96	1,071,649.25	223,516.93	174,773.63	1,729,565.19	2,127,855.75	6,080,126.22
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	652,482.86	594,625.10	617,693.84	1,864,801.80	619,204.00	612,984.62	580,963.69	1,813,152.31	542,488.50	513,435.74	673,797.40	1,729,721.64	476,698.28	462,731.66	525,436.09	1,464,866.03	6,872,541.78
Intereses Pagados	630,002.07	554,386.82	600,109.30	1,784,498.19	603,924.19	599,329.02	547,635.88	1,750,889.09	519,190.87	478,991.66	559,074.16	1,557,256.69	454,979.16	436,989.43	510,780.10	1,402,748.69	6,495,392.66
Comisiones	22,480.79	40,238.28	17,584.54	80,303.61	15,279.81	13,655.60	33,327.81	62,263.22	23,297.63	34,444.08	114,723.24	172,464.95	21,719.12	25,742.23	14,655.99	62,117.34	377,149.12
Ingreso Neto de Intereses	1,001,579.01	861,492.38	919,669.74	2,782,741.13	858,251.07	850,188.60	773,037.85	2,481,477.52	803,729.73	799,302.28	541,945.07	2,144,977.08	631,753.47	533,249.21	2,145,012.26	3,310,014.94	10,719,210.67
Otros Ingresos	102,964.33	1,146,267.73	91,992.18	1,341,224.24	269,473.76	362,072.78	627,568.88	1,259,115.42	209,990.94	221,540.51	284,873.93	716,405.38	314,397.69	329,940.21	287,942.28	932,280.18	4,249,025.22
Comisiones	85,684.99	92,842.08	75,191.38	253,718.45	109,375.63	98,979.73	98,169.48	306,524.84	100,107.58	137,529.29	205,084.64	442,721.51	158,541.32	97,265.21	190,650.19	446,456.72	1,449,421.52
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	17,279.34	1,053,425.65	16,800.80	1,087,505.79	160,098.13	263,093.05	529,399.40	952,590.58	109,883.36	84,011.22	79,789.29	273,683.87	155,856.37	232,675.00	97,292.09	485,823.46	2,799,603.70
Ingresos de Operaciones	1,104,543.34	2,007,760.11	1,011,661.92	4,123,965.37	1,127,724.83	1,212,261.38	1,400,606.73	3,740,592.94	1,013,720.67	1,020,842.79	826,819.00	2,861,382.46	946,151.16	863,189.42	2,432,954.54	4,242,295.12	14,968,235.89
Egresos Generales	441,075.83	550,802.80	855,941.74	1,847,820.37	523,026.83	1,010,210.90	772,706.80	2,305,944.53	483,428.50	2,571,294.93	504,576.53	3,559,299.96	473,904.43	453,154.95	422,076.14	1,349,135.52	9,062,200.38
Gastos Administrativos	318,313.85	327,732.53	326,969.44	973,015.82	301,793.73	343,990.98	288,286.58	934,071.29	320,720.88	316,875.82	304,078.12	941,674.82	323,293.83	276,300.46	291,656.71	891,251.00	3,740,012.93
Gastos Generales	68,844.71	72,639.03	57,941.47	199,425.21	65,588.95	80,175.63	79,843.60	225,608.18	72,322.89	76,936.23	72,777.98	222,037.10	62,965.90	96,929.27	53,583.52	213,478.69	860,549.18
Gastos de Depreciación	30,269.12	32,532.23	32,434.51	95,235.86	32,085.63	31,778.64	32,526.69	96,390.96	32,012.35	31,925.54	34,504.33	98,442.22	34,866.33	34,910.30	34,551.41	104,328.04	394,397.08
Otros Gastos	23,648.15	117,899.01	438,596.32	580,143.48	123,558.52	554,265.65	372,049.93	1,049,874.10	58,372.38	2,145,557.34	93,216.10	2,297,145.82	45,014.92	42,284.50	140,077.79	4,067,241.19	
Utilidad antes de Provisiones	663,467.51	1,456,957.31	155,720.18	2,276,145.00	604,698.00	202,050.48	627,899.93	1,434,648.41	530,292.17	-1,550,452.14	322,242.47	-697,917.50	472,246.73	410,034.47	2,010,878.40	2,893,159.60	5,906,035.51
Provisiones por Cuentas Malas	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	110,000.00	55,000.00	275,000.00	55,000.00	55,000.00	120,000.00	230,000.00	1,165,000.00
Utilidad del Periodo	553,467.51	1,346,957.31	45,720.18	1,946,145.00	494,698.00	92,050.48	517,899.93	1,104,648.41	420,292.17	-1,660,452.14	267,242.47	-972,917.50	417,246.73	355,034.47	1,890,878.40	2,663,159.60	4,741,035.51