



Fecha: 9 de Noviembre de 2006

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

Descripcion	2004		2005		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>INGRESO POR INTERESES</b>	18,715,059.00	4,475,281.00	9,233,629.00	14,112,241.00	19,154,853.00
Préstamos	14,206,495.00	3,172,634.00	6,481,150.00	10,081,368.00	13,947,307.00
Depósitos	886,472.00	354,042.00	747,706.00	995,140.00	1,254,412.00
Inversiones	3,622,092.00	948,605.00	2,004,773.00	3,035,733.00	3,953,134.00
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
<b>EGRESOS DE OPERACIONES</b>	8,912,807.00	2,186,542.00	4,684,065.00	7,735,413.00	9,835,442.00
Intereses Pagados	8,445,766.00	2,155,075.00	4,535,131.00	7,016,170.00	9,622,381.00
Comisiones	467,041.00	31,467.00	148,934.00	719,243.00	213,061.00
<b>INGRESO NETO DE INTERESES</b>	9,802,252.00	2,288,739.00	4,549,564.00	6,376,828.00	9,319,411.00
<b>OTROS INGRESOS</b>	3,636,562.00	719,493.00	1,599,259.00	2,589,252.00	3,579,230.00
Comisiones	675,728.00	212,327.00	452,219.00	667,725.00	870,684.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	2,960,834.00	507,166.00	1,147,040.00	1,921,527.00	2,708,546.00
<b>INGRESOS DE OPERACIONES</b>	13,438,814.00	3,008,232.00	6,148,823.00	8,966,080.00	12,898,641.00
<b>EGRESOS GENERALES</b>	6,561,157.00	1,793,531.00	3,899,152.00	4,811,863.00	6,961,437.00
Gastos Administrativos	4,571,708.00	1,236,404.00	2,432,638.00	3,041,881.00	4,672,021.00
Gastos Generales	888,958.00	133,516.00	346,668.00	508,669.00	775,624.00
G. de Depreciación	431,292.00	118,187.00	238,421.00	418,655.00	599,306.00
Otros Gastos	669,199.00	305,424.00	881,425.00	842,658.00	914,486.00
<b>UTILIDADES ANTES DE PROVISIONES</b>	6,877,657.00	1,214,701.00	2,249,671.00	4,154,217.00	5,937,204.00
<b>CUENTAS MALAS</b>	1,901,033.00	339,000.00	672,000.00	1,017,000.00	1,255,981.00



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**(En Balboas)**

Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	4,976,624.00	875,701.00	1,577,671.00	3,137,217.00	4,681,223.00