

**Towerbank International, Inc.**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**  
**( En Balboas )**

	2009	2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	33,521,259.40	7,348,641.71	15,227,620.99	23,395,515.09	31,821,316.85
PRESTAMOS	31,021,712.84	6,595,364.60	13,581,838.01	20,978,014.19	28,723,398.77
DEPOSITOS	181,854.69	67,232.82	135,299.78	192,264.65	236,735.45
INVERSIONES	2,317,691.87	686,044.29	1,510,483.20	2,219,359.45	2,838,381.59
ARRENDAMIENTOS	0.00	0.00	0.00	5,876.80	22,801.04
OTROS	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	17,746,525.14	4,183,773.51	8,227,766.26	12,202,135.49	16,223,067.19
INTERESES PAGADOS	17,280,379.98	4,090,132.94	7,996,497.53	11,836,168.23	15,669,238.92
COMISIONES	466,145.16	93,640.57	231,268.73	365,967.26	553,828.27
INGRESO NETO DE INTERESES	15,774,734.26	3,164,868.20	6,999,854.73	11,193,379.60	15,598,249.66
OTROS INGRESOS	6,385,788.33	1,884,753.12	3,917,100.76	6,429,586.87	8,577,867.64
COMISIONES	1,585,668.68	495,037.31	1,135,743.64	1,729,941.34	2,367,151.39
OPERACIONES CON DIVISAS	12,389.63	4,670.09	13,864.74	29,422.43	37,981.48
DIVIDENDOS	346,210.00	11,649.61	24,950.66	33,276.90	42,930.68
OTROS INGRESOS	4,441,520.02	1,373,396.11	2,742,541.72	4,636,946.20	6,129,804.09
INGRESOS DE OPERACIONES	22,160,522.59	5,049,621.32	10,916,955.49	17,622,966.47	24,176,117.30
EGRESOS GENERALES	12,716,540.37	3,424,228.01	6,943,360.30	10,440,986.26	14,300,255.44
GASTOS ADMINISTRATIVOS	8,345,852.04	2,071,981.62	4,239,689.65	6,616,028.28	9,110,296.80
GASTOS GENERALES	1,045,812.71	363,763.07	757,040.28	1,224,531.52	1,644,740.40
GASTOS DE DEPRECIACION	702,951.16	226,994.00	467,195.71	643,388.45	836,373.87
OTROS GASTOS	2,621,924.46	761,489.32	1,479,434.66	1,957,038.01	2,708,844.37
UTILIDADES ANTES DE PROVISIONES	9,443,982.22	1,625,393.31	3,973,595.19	7,181,980.21	9,875,861.86
CUENTAS MALAS	2,152,934.75	557,500.00	1,157,500.00	1,758,245.91	2,362,628.80
UTILIDAD DEL PERIODO	7,291,047.47	1,067,893.31	2,816,095.19	5,423,734.30	7,513,233.06