

TOWERBANK INTERNATIONAL, INC.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

| | 2009 | 2010 | | | | 2011 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 682,823.23 | 694,204.16 | 727,920.24 | 740,765.55 | 759,737.64 | 787,104.63 | 790,235.00 | 785,590.12 | 0.00 |
| ACTIVOS LIQUIDOS | 226,306.79 | 157,108.76 | 165,115.92 | 192,994.86 | 203,633.45 | 158,240.01 | 195,946.44 | 199,443.61 | 0.00 |
| TOTAL DE PRESTAMOS | 359,168.54 | 382,935.30 | 424,677.47 | 448,025.51 | 457,701.73 | 488,625.39 | 482,369.09 | 488,336.34 | 0.00 |
| LOCALES | 210,079.58 | 213,692.23 | 243,285.61 | 266,012.71 | 265,226.63 | 305,882.96 | 315,919.90 | 327,112.54 | 0.00 |
| EXTRANJEROS | 149,088.96 | 169,243.07 | 181,391.87 | 182,012.79 | 192,475.09 | 182,742.44 | 166,449.18 | 161,223.80 | 0.00 |
| TOTAL DE INVERSIONES | 81,153.27 | 132,712.71 | 112,077.27 | 71,099.40 | 66,887.36 | 110,873.95 | 86,854.77 | 76,176.60 | 0.00 |
| TOTAL DE DEPOSITOS | 595,744.70 | 603,981.46 | 631,085.72 | 643,195.61 | 653,267.07 | 679,758.64 | 698,126.08 | 678,136.97 | 0.00 |
| LOCALES | 288,594.62 | 298,215.37 | 295,606.79 | 292,977.96 | 299,010.73 | 283,317.77 | 295,490.37 | 274,783.61 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 3,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 277,150.01 | 283,776.64 | 279,852.32 | 284,723.75 | 278,367.75 | 261,689.11 | 273,459.84 | 253,750.97 | 0.00 |
| DEPOSITOS DE BANCOS | 11,444.61 | 11,438.73 | 15,754.48 | 8,254.22 | 20,642.98 | 21,628.67 | 22,030.54 | 21,032.64 | 0.00 |
| EXTRANJEROS | 307,150.08 | 305,766.09 | 335,478.92 | 350,217.64 | 354,256.34 | 396,440.87 | 402,635.70 | 403,353.36 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 87,695.68 | 91,538.53 | 94,237.48 | 93,199.93 | 103,959.03 | 114,932.89 | 114,684.64 | 106,872.24 | 0.00 |
| DEPOSITOS DE BANCOS | 219,454.39 | 214,227.56 | 241,241.44 | 257,017.71 | 250,297.30 | 281,507.98 | 287,951.06 | 296,481.12 | 0.00 |
| PATRIMONIO TOTAL | 75,019.03 | 74,460.49 | 70,059.04 | 72,514.23 | 72,389.06 | 72,927.41 | 71,224.61 | 69,869.41 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 642,808.98 | 637,813.17 | 671,152.22 | 694,026.84 | 721,280.43 | 740,654.39 | 759,077.62 | 763,177.84 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 462,181.06 | 490,607.46 | 524,879.15 | 533,585.59 | 482,455.45 | 557,573.68 | 552,989.30 | 541,818.92 | 0.00 |
| TOTAL DE PRESTAMOS | 383,208.35 | 383,598.31 | 418,326.63 | 423,027.02 | 408,435.13 | 435,780.34 | 453,523.28 | 468,180.92 | 0.00 |
| TOTAL DE INVERSIONES | 78,972.70 | 107,009.15 | 106,552.51 | 110,558.57 | 74,020.32 | 121,793.33 | 99,466.02 | 73,638.00 | 0.00 |
| PATRIMONIO TOTAL | 72,616.89 | 70,357.87 | 69,907.09 | 73,209.20 | 73,704.05 | 73,693.95 | 70,641.82 | 71,191.82 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 31,525.53 | 6,855.89 | 14,239.07 | 21,982.06 | 29,988.02 | 8,079.32 | 15,955.60 | 23,863.77 | 0.00 |
| EGRESOS DE OPERACIONES | 17,910.19 | 4,854.87 | 9,578.33 | 14,149.85 | 18,662.35 | 4,229.12 | 8,384.56 | 12,500.70 | 0.00 |
| INGRESO NETO DE INTERESES | 13,615.34 | 2,001.02 | 4,660.74 | 7,832.21 | 11,325.67 | 3,850.19 | 7,571.04 | 11,363.07 | 0.00 |

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| OTROS INGRESOS | 6,642.97 | 1,676.63 | 3,603.00 | 8,928.50 | 11,330.34 | 1,337.35 | 9,092.87 | 12,061.03 | 0.00 |
| INGRESO DE OPERACIONES | 20,258.32 | 3,677.65 | 8,263.74 | 16,760.70 | 22,656.01 | 5,187.55 | 16,663.91 | 23,424.10 | 0.00 |
| EGRESOS GENERALES | 12,127.88 | 3,213.35 | 6,627.43 | 10,429.68 | 14,649.59 | 3,879.49 | 10,253.79 | 15,973.56 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 8,130.44 | 464.31 | 1,636.31 | 6,331.03 | 8,006.42 | 1,308.06 | 6,410.12 | 7,450.54 | 0.00 |
| UTILIDAD DEL PERIODO | 5,977.51 | (8.19) | 691.31 | 4,912.78 | 6,111.29 | 707.83 | 5,209.77 | 6,050.20 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 2,148.12 | 2,734.54 | 3,470.90 | 3,221.54 | 1,505.98 | 1,504.85 | 1,512.60 | 1,245.93 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 6,599.17 | 7,070.89 | 7,543.40 | 7,555.33 | 7,548.56 | 8,133.26 | 8,592.04 | 8,309.15 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.60 | 0.71 | 0.82 | 0.72 | 0.33 | 0.31 | 0.31 | 0.26 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 307.21 | 258.58 | 217.33 | 234.53 | 501.24 | 540.47 | 568.03 | 666.90 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.84 | 1.85 | 1.78 | 1.69 | 1.65 | 1.66 | 1.78 | 1.70 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 10.99 | 10.73 | 9.62 | 9.79 | 9.53 | 9.27 | 9.01 | 8.89 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 17.04 | 14.44 | 13.05 | 13.97 | 13.80 | 12.16 | 12.51 | 12.38 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 20.89 | 19.44 | 16.50 | 16.19 | 15.82 | 14.93 | 14.77 | 14.31 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 21.58 | 19.45 | 16.31 | 16.93 | 17.09 | 16.06 | 15.51 | 16.06 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 37.99 | 26.01 | 26.16 | 30.01 | 31.17 | 23.28 | 28.07 | 29.41 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 33.14 | 22.63 | 22.68 | 26.05 | 26.80 | 20.10 | 24.80 | 25.39 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 51.61 | 47.99 | 43.92 | 41.06 | 41.41 | 39.59 | 40.51 | 40.64 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.29 | (0.01) | 0.26 | 1.23 | 1.27 | 0.51 | 1.88 | 1.49 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.93 | (0.01) | 0.21 | 0.94 | 0.85 | 0.38 | 1.37 | 1.06 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 8.23 | (0.05) | 1.98 | 8.95 | 8.29 | 3.84 | 14.75 | 11.33 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.82 | 5.59 | 5.43 | 5.49 | 6.22 | 5.80 | 5.77 | 5.87 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.88 | 3.96 | 3.65 | 3.54 | 3.87 | 3.03 | 3.03 | 3.08 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 2.95 | 1.63 | 1.78 | 1.96 | 2.35 | 2.76 | 2.74 | 2.80 | 0.00 |

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| ZONA LIBRE | 7.97 | 7.98 | 7.08 | 6.84 | 6.18 | 5.85 | 5.95 | 6.14 | 0.00 |
| RESTO DEL PAIS | 7.61 | 7.57 | 7.90 | 7.79 | 8.13 | 8.09 | 6.71 | 6.88 | 0.00 |
| AL POR MENOR | 9.29 | 9.29 | 9.25 | 8.75 | 9.00 | 9.00 | 9.00 | 9.00 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 6.67 | 6.66 | 6.55 | 6.50 | 6.66 | 6.28 | 6.13 | 6.04 | 0.00 |
| PRESTAMO PERSONAL AUTO | 7.36 | 7.25 | 7.38 | 7.45 | 6.84 | 6.47 | 6.61 | 6.43 | 0.00 |
| PRESTAMO PERSONAL | 7.07 | 7.73 | 6.87 | 7.48 | 6.62 | 6.74 | 6.48 | 6.20 | 0.00 |
| TARJETA DE CREDITO | 11.29 | 11.26 | 11.36 | 11.11 | 10.83 | 11.05 | 11.17 | 11.17 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 4.12 | 3.54 | 3.56 | 3.31 | 3.38 | 3.22 | 2.81 | 2.57 | 0.00 |
| PERSONA JURIDICA | 3.93 | 3.54 | 3.43 | 3.15 | 3.22 | 3.34 | 2.98 | 2.76 | 0.00 |