

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	816,822.26
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	256,789.47
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	479,936.02
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	307,431.43
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	172,504.59
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	55,636.88
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	686,825.59
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	287,025.41
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	254,425.27
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	32,600.14
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	399,800.18
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	116,302.67
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	283,497.51
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	70,989.27
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	788,279.95
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	530,081.00
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	468,818.88
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	61,262.12
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	71,689.17
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	32,176.69
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	16,664.31
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	15,512.38

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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	18,625.87
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	34,138.25
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	25,807.73
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	8,330.52
UTILIDAD DEL PERIODO	5,977.51	(8.19)	691.31	4,912.78	6,111.29	707.83	5,209.77	6,050.20	6,930.17
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	120.42
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	8,302.74
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.60	0.71	0.82	0.72	0.33	0.31	0.31	0.26	0.03
PROVISIONES / PRESTAMOS VENCIDOS (%)	307.21	258.58	217.33	234.53	501.24	540.47	568.03	666.90	6,895.05
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.84	1.85	1.78	1.69	1.65	1.66	1.78	1.70	1.73
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.99	10.73	9.62	9.79	9.53	9.27	9.01	8.89	8.69
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.04	14.44	13.05	13.97	13.80	12.16	12.51	12.38	13.25
PATRIMONIO / PRESTAMOS TOTALES (%)	20.89	19.44	16.50	16.19	15.82	14.93	14.77	14.31	14.79
INDICE DE ADECUACION DE CAPITAL	21.58	19.45	16.31	16.93	17.09	16.06	15.51	16.13	16.69
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	37.99	26.01	26.16	30.01	31.17	23.28	28.07	29.41	37.39
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	33.14	22.63	22.68	26.05	26.80	20.10	24.80	25.39	31.44
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	51.61	47.99	43.92	41.06	41.41	39.59	40.51	40.64	45.49
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.29	(0.01)	0.26	1.23	1.27	0.51	1.88	1.49	1.31
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.93	(0.01)	0.21	0.94	0.85	0.38	1.37	1.06	0.88
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.23	(0.05)	1.98	8.95	8.29	3.84	14.75	11.33	9.67
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.82	5.59	5.43	5.49	6.22	5.80	5.77	5.87	6.07
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.88	3.96	3.65	3.54	3.87	3.03	3.03	3.08	3.14
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.95	1.63	1.78	1.96	2.35	2.76	2.74	2.80	2.93

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ZONA LIBRE	7.97	7.98	7.08	6.84	6.18	5.85	5.95	6.14	5.79
RESTO DEL PAIS	7.61	7.57	7.90	7.79	8.13	8.09	6.71	6.88	6.93
AL POR MENOR	9.29	9.29	9.25	8.75	9.00	9.00	9.00	9.00	9.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.67	6.66	6.55	6.50	6.66	6.28	6.13	6.04	5.75
PRESTAMO PERSONAL AUTO	7.36	7.25	7.38	7.45	6.84	6.47	6.61	6.43	6.29
PRESTAMO PERSONAL	7.07	7.73	6.87	7.48	6.62	6.74	6.48	6.20	5.86
TARJETA DE CREDITO	11.29	11.26	11.36	11.11	10.83	11.05	11.17	11.17	11.17
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.12	3.54	3.56	3.31	3.38	3.22	2.81	2.57	2.69
PERSONA JURIDICA	3.93	3.54	3.43	3.15	3.22	3.34	2.98	2.76	2.81