

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	759,737.64	787,104.63	790,235.00	785,590.12	816,822.26	871,646.33	891,351.08	903,714.32	909,121.76
ACTIVOS LIQUIDOS	203,633.45	158,240.01	195,946.44	199,443.61	256,789.47	202,587.09	233,904.59	235,150.30	236,751.83
TOTAL DE PRESTAMOS	457,701.73	488,625.39	482,369.09	488,336.34	479,936.02	514,739.52	532,845.79	567,482.94	599,212.22
LOCALES	265,226.63	305,882.96	315,919.90	327,112.54	307,431.43	350,852.06	365,359.71	403,599.02	420,035.26
EXTRANJEROS	192,475.09	182,742.44	166,449.18	161,223.80	172,504.59	163,887.46	167,486.08	163,883.92	179,176.96
TOTAL DE INVERSIONES	66,887.36	110,873.95	86,854.77	76,176.60	55,636.88	124,205.40	95,479.76	64,516.76	41,136.37
TOTAL DE DEPOSITOS	653,267.07	679,758.64	698,126.08	678,136.97	686,825.59	754,103.29	781,492.93	770,747.89	745,817.29
LOCALES	299,010.73	283,317.77	295,490.37	274,783.61	287,025.41	325,215.29	332,187.55	317,596.68	358,882.29
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	278,367.75	261,689.11	273,459.84	253,750.97	254,425.27	297,213.79	301,180.01	282,622.43	311,413.00
DEPOSITOS DE BANCOS	20,642.98	21,628.67	22,030.54	21,032.64	32,600.14	28,001.50	31,007.54	34,974.25	47,469.29
EXTRANJEROS	354,256.34	396,440.87	402,635.70	403,353.36	399,800.18	428,888.00	449,305.38	453,151.21	386,935.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	103,959.03	114,932.89	114,684.64	106,872.24	116,302.67	122,718.66	131,477.41	125,544.49	128,365.31
DEPOSITOS DE BANCOS	250,297.30	281,507.98	287,951.06	296,481.12	283,497.51	306,169.34	317,827.98	327,606.72	258,569.69
PATRIMONIO TOTAL	72,389.06	72,927.41	71,224.61	69,869.41	70,838.63	71,848.41	72,588.28	74,418.71	78,509.25
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	721,280.43	740,654.39	759,077.62	763,177.84	788,279.95	829,375.48	840,793.04	844,652.22	862,972.01
ACTIVOS GENERADORES DE INGRESOS	482,455.45	557,573.68	552,989.30	541,818.92	530,081.00	619,222.13	598,774.70	598,256.32	587,960.75
TOTAL DE PRESTAMOS	408,435.13	435,780.34	453,523.28	468,180.92	468,818.88	501,682.46	507,607.44	527,909.64	539,574.12
TOTAL DE INVERSIONES	74,020.32	121,793.33	99,466.02	73,638.00	61,262.12	117,539.67	91,167.26	70,346.68	48,386.62
PATRIMONIO TOTAL	73,704.05	73,693.95	70,641.82	71,191.82	71,613.84	72,387.91	71,906.44	72,144.06	74,673.94
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	29,988.02	8,079.32	15,955.60	23,863.77	32,176.69	7,809.31	15,915.99	24,249.33	33,190.63
EGRESOS DE OPERACIONES	18,662.35	4,229.12	8,384.56	12,500.70	16,664.31	4,035.98	8,479.98	13,052.14	17,944.03
INGRESO NETO DE INTERESES	11,325.67	3,850.19	7,571.04	11,363.07	15,512.38	3,773.33	7,436.01	11,197.19	15,246.60

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OTROS INGRESOS	11,330.34	1,337.35	9,092.87	12,061.03	18,625.87	4,943.75	11,339.44	12,783.50	14,031.84
INGRESO DE OPERACIONES	22,656.01	5,187.55	16,663.91	23,424.10	34,138.25	8,717.08	18,775.46	23,980.69	29,278.44
EGRESOS GENERALES	14,649.59	3,879.49	10,253.79	15,973.56	25,958.37	7,691.19	13,341.13	17,453.20	21,941.30
UTILIDAD ANTES DE PROVISIONES	8,006.42	1,308.06	6,410.12	7,450.54	8,179.87	1,025.89	5,434.33	6,527.49	7,337.14
UTILIDAD DEL PERIODO	6,111.29	707.83	5,209.77	6,050.20	6,779.53	525.80	4,634.16	5,427.32	5,910.61
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,505.98	1,504.85	1,512.60	1,245.93	120.42	647.30	657.48	99.73	615.91
TOTAL PROVISIONES PARA PRESTAMOS	7,548.56	8,133.26	8,592.04	8,309.15	8,302.74	8,795.33	9,087.93	9,380.32	9,864.03
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.33	0.31	0.31	0.26	0.03	0.13	0.12	0.02	0.10
PROVISIONES / PRESTAMOS VENCIDOS (%)	501.24	540.47	568.03	666.90	6,895.05	1,358.77	1,382.24	9,406.13	1,601.53
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.65	1.66	1.78	1.70	1.73	1.71	1.71	1.65	1.65
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.53	9.27	9.01	8.89	8.67	8.24	8.14	8.23	8.64
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.80	12.16	12.51	12.38	13.23	11.24	11.55	11.78	12.26
PATRIMONIO / PRESTAMOS TOTALES (%)	15.82	14.93	14.77	14.31	14.76	13.96	13.62	13.11	13.10
INDICE DE ADECUACION DE CAPITAL	17.09	16.06	15.51	16.13	16.65	15.82	15.43	15.41	16.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	31.17	23.28	28.07	29.41	37.39	26.86	29.93	30.51	31.74
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	26.80	20.10	24.80	25.39	31.44	23.24	26.24	26.02	26.04
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.41	39.59	40.51	40.64	45.49	43.34	42.15	38.88	37.26
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.27	0.51	1.88	1.49	1.28	0.34	1.55	1.21	1.01
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.85	0.38	1.37	1.06	0.86	0.25	1.10	0.86	0.68
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.29	3.84	14.75	11.33	9.47	2.91	12.89	10.03	7.92
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.22	5.80	5.77	5.87	6.07	5.04	5.32	5.40	5.65
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.87	3.03	3.03	3.08	3.14	2.61	2.83	2.91	3.05
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.35	2.76	2.74	2.80	2.93	2.44	2.48	2.50	2.59

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ZONA LIBRE	6.18	5.85	5.95	6.14	5.79	5.59	5.41	5.06	5.04
RESTO DEL PAIS	8.13	8.09	6.71	6.88	6.93	6.64	6.49	6.20	6.10
AL POR MENOR	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.66	6.28	6.13	6.04	5.75	5.93	5.58	5.46	5.34
PRESTAMO PERSONAL AUTO	6.84	6.47	6.61	6.43	6.29	6.40	6.42	6.42	6.17
PRESTAMO PERSONAL	6.62	6.74	6.48	6.20	5.86	6.15	6.01	5.94	6.42
TARJETA DE CREDITO	10.83	11.05	11.17	11.17	11.17	11.28	11.39	11.54	11.67
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.38	3.22	2.81	2.57	2.69	2.68	2.79	2.75	2.95
PERSONA JURIDICA	3.22	3.34	2.98	2.76	2.81	2.88	2.96	3.04	3.04