

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	816,822.26	871,646.33	891,351.08	903,714.32	909,121.76	925,589.11	914,596.02	0.00	0.00
ACTIVOS LIQUIDOS	256,789.47	202,587.09	233,904.59	235,150.30	236,751.83	183,572.41	142,141.47	0.00	0.00
TOTAL DE PRESTAMOS	479,936.02	514,739.52	532,845.79	567,482.94	599,212.22	629,051.05	618,299.24	0.00	0.00
LOCALES	307,431.43	350,852.06	365,359.71	403,599.02	420,035.26	434,429.72	417,555.94	0.00	0.00
EXTRANJEROS	172,504.59	163,887.46	167,486.08	163,883.92	179,176.96	194,621.34	200,743.30	0.00	0.00
TOTAL DE INVERSIONES	55,636.88	124,205.40	95,479.76	64,516.76	41,136.37	81,041.29	118,950.16	0.00	0.00
TOTAL DE DEPOSITOS	686,825.59	754,103.29	781,492.93	770,747.89	745,817.29	764,749.90	764,781.26	0.00	0.00
LOCALES	287,025.41	325,215.29	332,187.55	317,596.68	358,882.29	367,759.85	364,671.77	0.00	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	254,425.27	297,213.79	301,180.01	282,622.43	311,413.00	320,789.16	326,698.88	0.00	0.00
DEPOSITOS DE BANCOS	32,600.14	28,001.50	31,007.54	34,974.25	47,469.29	46,970.69	37,972.89	0.00	0.00
EXTRANJEROS	399,800.18	428,888.00	449,305.38	453,151.21	386,935.00	396,990.05	400,109.50	0.00	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	116,302.67	122,718.66	131,477.41	125,544.49	128,365.31	134,342.23	140,469.76	0.00	0.00
DEPOSITOS DE BANCOS	283,497.51	306,169.34	317,827.98	327,606.72	258,569.69	262,647.81	259,639.73	0.00	0.00
PATRIMONIO TOTAL	70,838.63	71,848.41	72,588.28	74,418.71	78,509.25	79,044.15	76,230.44	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	788,279.95	829,375.48	840,793.04	844,652.22	862,972.01	898,617.72	902,973.55	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	530,081.00	619,222.13	598,774.70	598,256.32	587,960.75	674,518.63	682,787.47	0.00	0.00
TOTAL DE PRESTAMOS	468,818.88	501,682.46	507,607.44	527,909.64	539,574.12	571,895.29	575,572.51	0.00	0.00
TOTAL DE INVERSIONES	61,262.12	117,539.67	91,167.26	70,346.68	48,386.62	102,623.34	107,214.96	0.00	0.00
PATRIMONIO TOTAL	71,613.84	72,387.91	71,906.44	72,144.06	74,673.94	75,446.28	74,409.36	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	32,176.69	7,809.31	15,915.99	24,249.33	33,190.63	9,382.98	19,159.84	0.00	0.00
EGRESOS DE OPERACIONES	16,664.31	4,035.98	8,479.98	13,052.14	17,944.03	4,677.59	9,558.87	0.00	0.00
INGRESO NETO DE INTERESES	15,512.38	3,773.33	7,436.01	11,197.19	15,246.60	4,705.40	9,600.97	0.00	0.00

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OTROS INGRESOS	18,625.87	4,943.75	11,339.44	12,783.50	14,031.84	1,536.46	6,915.52	0.00	0.00
INGRESO DE OPERACIONES	34,138.25	8,717.08	18,775.46	23,980.69	29,278.44	6,241.86	16,516.49	0.00	0.00
EGRESOS GENERALES	25,958.37	7,691.19	13,341.13	17,453.20	21,941.30	4,745.29	11,116.87	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	8,179.87	1,025.89	5,434.33	6,527.49	7,337.14	1,496.57	5,399.62	0.00	0.00
UTILIDAD DEL PERIODO	6,779.53	525.80	4,634.16	5,427.32	5,910.61	1,296.57	4,899.62	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	120.42	647.30	657.48	99.73	615.91	150.06	1,045.95	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	8,302.74	8,795.33	9,087.93	9,380.32	9,864.03	10,162.77	8,461.24	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.03	0.13	0.12	0.02	0.10	0.02	0.17	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	6,895.05	1,358.77	1,382.24	9,406.13	1,601.53	6,772.32	808.95	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.73	1.71	1.71	1.65	1.65	1.62	1.37	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.67	8.24	8.14	8.23	8.64	8.54	8.33	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.23	11.24	11.55	11.78	12.26	11.13	10.34	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	14.76	13.96	13.62	13.11	13.10	12.57	12.33	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	16.65	15.82	15.43	15.41	16.00	14.80	14.52	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	37.39	26.86	29.93	30.51	31.74	24.00	18.59	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	31.44	23.24	26.24	26.02	26.04	19.83	15.54	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.49	43.34	42.15	38.88	37.26	34.60	34.14	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.28	0.34	1.55	1.21	1.01	0.77	1.44	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.86	0.25	1.10	0.86	0.68	0.58	1.09	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.47	2.91	12.89	10.03	7.92	6.87	13.17	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.07	5.04	5.32	5.40	5.65	5.56	5.61	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.14	2.61	2.83	2.91	3.05	2.77	2.80	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.93	2.44	2.48	2.50	2.59	2.79	2.81	0.00	0.00

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ZONA LIBRE	5.79	5.59	5.41	5.06	5.04	5.79	5.83	0.00	0.00
RESTO DEL PAIS	6.93	6.64	6.49	6.20	6.10	6.21	6.13	0.00	0.00
AL POR MENOR	9.00	9.00	9.00	9.00	9.00	9.00	9.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.75	5.93	5.58	5.46	5.34	5.34	5.25	0.00	0.00
PRESTAMO PERSONAL AUTO	6.29	6.40	6.42	6.42	6.17	6.18	6.19	0.00	0.00
PRESTAMO PERSONAL	5.86	6.15	6.01	5.94	6.42	6.20	6.07	0.00	0.00
TARJETA DE CREDITO	11.17	11.28	11.39	11.54	11.67	11.63	12.04	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.69	2.68	2.79	2.75	2.95	2.81	2.71	0.00	0.00
PERSONA JURIDICA	2.81	2.88	2.96	3.04	3.04	2.94	2.74	0.00	0.00