

ADECUACION DE CAPITAL
Towerbank International, Inc.
JUNIO 2013
(En Millones de Balboas)

| | 2011 | | 2012 | | | | | | | | 2013 | | | | | | | |
|-------------------------|--------------|--------|-------------|--------|--------------|--------|---------------|--------|--------------|--------|-------------|--------|--------------|--------|---------------|------|--------------|------|
| | TRIMESTRE IV | | TRIMESTRE I | | TRIMESTRE II | | TRIMESTRE III | | TRIMESTRE IV | | TRIMESTRE I | | TRIMESTRE II | | TRIMESTRE III | | TRIMESTRE IV | |
| | MONTO | POND | MONTO | POND | MONTO | POND | MONTO | POND | MONTO | POND | MONTO | POND | MONTO | POND | MONTO | POND | MONTO | POND |
| CATEGORIA 1 | 129.31 | 0.00 | 155.45 | 0.00 | 180.64 | 0.00 | 148.11 | 0.00 | 198.40 | 0.00 | 126.12 | 0.00 | 102.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CATEGORIA 2 | 11.93 | 1.19 | 47.59 | 4.76 | 15.96 | 1.60 | 23.37 | 2.34 | 23.19 | 2.32 | 34.98 | 3.50 | 67.32 | 6.73 | 0.00 | 0.00 | 0.00 | 0.00 |
| CATEGORIA 3 | 102.06 | 20.41 | 29.88 | 5.98 | 22.86 | 4.57 | 18.67 | 3.73 | 33.62 | 6.72 | 56.30 | 11.26 | 36.66 | 7.33 | 0.00 | 0.00 | 0.00 | 0.00 |
| CATEGORIA 4 | 89.94 | 44.97 | 101.80 | 50.90 | 119.50 | 59.75 | 158.03 | 79.02 | 159.07 | 79.54 | 166.10 | 83.05 | 176.75 | 88.37 | 0.00 | 0.00 | 0.00 | 0.00 |
| CATEGORIA 5 | 399.45 | 399.45 | 426.00 | 426.00 | 432.62 | 432.62 | 423.12 | 423.12 | 432.24 | 432.24 | 473.80 | 473.80 | 465.32 | 465.32 | 0.00 | 0.00 | 0.00 | 0.00 |
| CATEGORIA 6 | 2.73 | 3.42 | 8.35 | 10.44 | 6.02 | 7.52 | 7.32 | 9.15 | 11.02 | 13.78 | 12.60 | 15.75 | 14.38 | 17.98 | 0.00 | 0.00 | 0.00 | 0.00 |
| CATEGORIA 7 | 0.13 | 0.20 | 0.67 | 1.00 | 0.66 | 0.98 | 0.10 | 0.15 | 0.07 | 0.10 | 0.15 | 0.22 | 0.22 | 0.33 | 0.00 | 0.00 | 0.00 | 0.00 |
| INSTRUMENTOS DERIVADOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL DE ACTIVOS | 735.57 | 469.64 | 769.74 | 499.08 | 778.26 | 507.05 | 778.72 | 517.50 | 857.61 | 534.70 | 870.05 | 587.59 | 862.69 | 586.07 | 0.00 | 0.00 | 0.00 | 0.00 |
| MENOS PROVISIONES PARA | 8.79 | 0.00 | 9.28 | 0.00 | 9.57 | 0.00 | 9.87 | 0.00 | 10.01 | 0.00 | 10.30 | 0.00 | 8.60 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| ACTIVOS DE RIESGO | 726.78 | 460.85 | 760.46 | 489.80 | 768.68 | 497.47 | 768.85 | 507.64 | 847.61 | 524.69 | 859.75 | 577.28 | 854.09 | 577.47 | 0.00 | 0.00 | 0.00 | 0.00 |
| FONDOS DE CAPITAL | 76.75 | 0.00 | 77.48 | 0.00 | 76.75 | 0.00 | 78.25 | 0.00 | 83.94 | 0.00 | 85.43 | 0.00 | 83.84 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| RELACION DE PONDERACION | 0.00 | 16.65 | 0.00 | 15.82 | 0.00 | 15.43 | 0.00 | 15.41 | 0.00 | 16.00 | 0.00 | 14.80 | 0.00 | 14.52 | 0.00 | 0.00 | 0.00 | 0.00 |