

TOWERBANK INTERNATIONAL, INC.

**ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	990,188.72	1,029,763.79	1,052,788.69	970,127.10	987,908.40	1,024,794.56	1,005,856.40	1,022,831.66	1,001,023.39
ACTIVOS LIQUIDOS	169,190.69	174,475.71	227,638.78	170,281.01	182,557.87	151,856.00	161,195.01	168,158.04	132,693.50
TOTAL DE PRESTAMOS	724,440.03	751,154.64	733,360.21	710,467.73	710,558.73	718,496.35	722,499.67	748,617.49	747,408.02
LOCALES	551,994.36	558,720.59	541,357.99	514,203.15	520,421.00	525,986.79	525,909.00	540,222.08	544,982.82
EXTRANJEROS	172,445.67	192,434.05	192,002.23	196,264.57	190,137.72	192,509.56	196,590.67	208,395.41	202,425.20
TOTAL DE INVERSIONES	70,386.57	76,259.90	64,625.85	60,618.75	70,041.43	127,189.88	96,112.92	79,438.97	94,602.93
TOTAL DE DEPOSITOS	810,143.54	839,961.35	874,834.81	791,742.89	798,589.10	834,973.55	836,489.16	838,633.57	820,429.45
LOCALES	416,047.46	445,067.58	471,795.44	454,709.41	486,333.81	485,013.42	492,236.26	497,664.81	528,453.50
DEPOSITOS DE OFICIALES	0.97	0.89	0.81	1.26	1.02	101.02	101.02	100.84	100.75
DEPOSITOS DE PARTICULARES	359,173.45	393,678.67	414,392.65	405,291.99	424,417.80	434,373.47	437,028.17	435,430.23	460,205.02
DEPOSITOS DE BANCOS	56,873.04	51,388.02	57,401.98	49,416.16	61,914.99	50,538.94	55,107.07	62,133.74	68,147.74
EXTRANJEROS	394,096.09	394,893.77	403,039.37	337,033.48	312,255.30	349,960.12	344,252.91	340,968.76	291,975.95
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	134,345.00	133,318.72	139,590.56	90,485.66	86,021.30	93,348.39	88,604.81	88,170.27	89,669.35
DEPOSITOS DE BANCOS	259,751.08	261,575.05	263,448.81	246,547.82	226,233.99	256,611.73	255,648.10	252,798.49	202,306.60
PATRIMONIO TOTAL	96,796.12	97,684.35	95,842.15	96,890.32	97,959.31	98,679.55	96,051.29	96,758.00	97,313.79
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	991,236.71	1,025,540.61	1,016,130.30	991,952.88	989,048.56	1,027,279.17	1,029,322.55	996,479.38	994,465.89
ACTIVOS GENERADORES DE INGRESOS	801,796.52	827,041.89	801,733.78	795,515.50	787,713.38	836,550.39	808,299.32	799,571.47	811,305.56
TOTAL DE PRESTAMOS	720,013.57	737,661.40	727,309.26	726,144.26	717,499.38	734,825.50	727,929.94	729,542.61	728,983.37
TOTAL DE INVERSIONES	81,782.95	89,380.49	74,424.52	69,371.24	70,214.00	101,724.89	80,369.38	70,028.86	82,322.18
PATRIMONIO TOTAL	96,076.67	96,682.10	95,331.22	95,374.28	97,377.72	98,181.95	95,946.72	96,824.16	97,636.55
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	42,868.94	10,925.37	22,214.82	33,277.59	44,430.87	11,181.84	22,890.20	34,713.81	46,728.29

ACTIVOS (%)	(0.21)	0.83	7.49	(4.31)	(0.23)	(0.48)	(4.46)	5.43	1.33
PRESTAMOS (%)	1.24	3.73	1.68	(4.23)	(1.92)	(4.35)	(1.48)	5.37	5.19
LOCALES (%)	2.10	0.90	(1.91)	(10.45)	(5.72)	(5.86)	(2.85)	5.06	4.72
EXTRANJEROS (%)	(1.42)	12.92	13.37	17.10	10.26	0.04	2.39	6.18	6.46
DEPOSITOS (%)	(0.68)	(0.08)	8.61	(5.34)	(1.43)	(0.59)	(4.38)	5.92	2.73
LOCALES (%)	2.98	13.62	20.06	10.38	16.89	8.98	4.33	9.45	8.66
EXTRANJEROS (%)	(4.27)	(12.04)	(2.29)	(20.60)	(20.77)	(11.38)	(14.59)	1.17	(6.49)
PATRIMONIO (%)	1.51	2.09	1.08	3.23	1.20	1.02	0.22	(0.14)	(0.66)
UTILIDAD NETA (%)	(33.14)	29.29	37.44	30.10	(26.98)	(23.72)	(6.89)	(1.69)	10.39
CLASIFICACION PRESTAMOS									
NORMAL	723,725.26	732,566.79	715,901.37	689,019.23	699,190.31	701,080.17	708,112.73	728,964.96	730,413.85
MENCION ESPECIAL	1,294.05	18,588.09	17,048.38	20,932.16	9,859.82	11,872.04	9,284.31	13,860.83	8,808.07
SUBNORMAL	1,454.85	1,601.21	2,305.83	1,940.09	1,694.76	5,642.85	5,186.35	5,403.88	7,908.91
DUDOSO	504.30	1,196.97	29.32	999.52	1,287.50	1,525.09	1,156.34	1,034.57	796.76
IRRECUPERABLE	482.08	548.82	1,549.27	1,104.77	1,761.24	1,733.70	2,298.12	3,150.03	2,330.29
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.09	6.13	6.18	6.29	6.42	6.40	6.47	6.50	6.44
AL POR MENOR	9.00	9.00	9.00	9.00	7.50	7.50	7.00	7.00	7.50
CONSUMO									
VIVIENDA HIPOTECARIA	5.20	5.18	5.19	5.38	5.45	5.53	5.56	5.56	5.67
PRESTAMO PERSONAL AUTO	6.19	6.18	6.22	6.31	6.49	6.49	6.55	6.55	6.53
PRESTAMO PERSONAL	6.31	6.28	6.27	6.30	6.30	6.33	6.39	6.46	6.45
TARJETA DE CREDITO	13.72	13.70	13.62	13.59	15.34	15.33	15.31	15.30	15.24
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.94	2.98	3.05	3.21	3.27	3.35	3.34	3.38	3.44
PERSONA JURIDICA	2.91	3.06	3.17	3.33	3.40	3.45	3.49	3.52	3.65

Nota : Cifras preliminares 2017

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016