

TOWERBANK INTERNATIONAL, INC.

ESTADISTICAS FINANCIERAS

A JUNIO 2018

(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	987,908.40	1,024,794.56	1,005,856.40	1,022,831.66	1,001,089.34	1,004,158.46	1,008,408.70	0.00	0.00
ACTIVOS LIQUIDOS	182,557.87	151,856.00	161,195.01	168,158.04	132,833.50	128,005.23	123,909.47	0.00	0.00
TOTAL DE PRESTAMOS	710,558.73	718,496.35	722,499.67	748,617.49	747,408.02	748,530.37	756,406.76	0.00	0.00
LOCALES	520,421.00	525,986.79	525,909.00	540,222.08	544,982.82	529,695.74	516,528.73	0.00	0.00
EXTRANJEROS	190,137.72	192,509.56	196,590.67	208,395.41	202,425.20	218,834.63	239,878.03	0.00	0.00
TOTAL DE INVERSIONES	70,041.43	127,189.88	96,112.92	79,438.97	94,602.93	100,964.68	98,910.44	0.00	0.00
TOTAL DE DEPOSITOS	798,589.10	834,973.55	836,489.16	838,633.57	820,429.45	810,808.25	799,004.22	0.00	0.00
LOCALES	486,333.81	485,013.42	492,236.26	497,664.81	528,453.50	522,771.50	522,540.62	0.00	0.00
DEPOSITOS DE OFICIALES	1.02	101.02	101.02	100.84	100.75	100.67	100.57	0.00	0.00
DEPOSITOS DE PARTICULARES	424,417.80	434,373.47	437,028.17	435,430.23	460,205.02	464,497.55	476,891.90	0.00	0.00
DEPOSITOS DE BANCOS	61,914.99	50,538.94	55,107.07	62,133.74	68,147.74	58,173.29	45,548.14	0.00	0.00
EXTRANJEROS	312,255.30	349,960.12	344,252.91	340,968.76	291,975.95	288,036.75	276,463.60	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	86,021.30	93,348.39	88,604.81	88,170.27	89,669.35	90,119.97	88,988.07	0.00	0.00
DEPOSITOS DE BANCOS	226,233.99	256,611.73	255,648.10	252,798.49	202,306.60	197,916.78	187,475.53	0.00	0.00
PATRIMONIO TOTAL	97,959.31	98,679.55	96,051.29	96,758.00	97,379.74	97,312.95	96,720.16	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	989,048.56	1,027,279.17	1,029,322.55	996,479.38	994,498.87	1,014,476.51	1,007,132.55	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	787,713.38	836,550.39	808,299.32	799,571.47	811,305.56	847,590.64	836,964.89	0.00	0.00
TOTAL DE PRESTAMOS	717,499.38	734,825.50	727,929.94	729,542.61	728,983.37	733,513.36	739,453.21	0.00	0.00
TOTAL DE INVERSIONES	70,214.00	101,724.89	80,369.38	70,028.86	82,322.18	114,077.28	97,511.68	0.00	0.00
PATRIMONIO TOTAL	97,377.72	98,181.95	95,946.72	96,824.16	97,669.52	97,996.25	96,385.73	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	44,430.87	11,181.84	22,890.20	34,713.81	46,728.29	12,219.22	24,871.82	0.00	0.00
EGRESOS DE OPERACIONES	22,962.45	6,035.48	12,263.77	18,708.92	25,420.72	6,516.97	13,455.06	0.00	0.00

INGRESO NETO DE INTERESES	21,468.42	5,146.36	10,626.43	16,004.88	21,307.57	5,702.25	11,416.76	0.00	0.00
OTROS INGRESOS	4,195.79	1,079.65	2,371.66	3,489.07	4,685.08	7,293.68	8,801.45	0.00	0.00
INGRESO DE OPERACIONES	25,664.21	6,226.01	12,998.09	19,493.95	25,992.65	12,995.93	20,218.21	0.00	0.00
EGRESOS GENERALES	20,101.84	4,978.77	10,017.98	15,175.48	20,221.91	5,349.53	10,703.62	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	5,562.37	1,247.23	2,980.11	4,318.47	5,770.74	7,646.40	9,514.59	0.00	0.00
UTILIDAD DEL PERIODO	4,562.37	1,022.23	2,526.51	3,615.87	5,102.13	7,360.40	8,949.41	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,284.22	1,923.41	1,777.22	2,014.45	6,604.66	6,739.20	7,334.80	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,234.90	3,357.48	3,538.18	3,796.78	2,849.85	5,926.21	5,205.17	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.18	0.27	0.25	0.27	0.88	0.90	0.97	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	251.90	174.56	199.08	188.48	43.15	87.94	70.97	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.46	0.47	0.49	0.51	0.38	0.79	0.69	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.92	9.63	9.55	9.46	9.73	9.69	9.59	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.55	11.67	11.73	11.68	11.57	11.46	11.31	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.79	13.73	13.29	12.92	13.03	13.00	12.79	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	16.37	15.34	15.01	14.96	15.37	14.14	13.58	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.86	18.19	19.27	20.05	16.19	15.79	15.51	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.48	14.82	16.03	16.44	13.27	12.75	12.29	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	31.63	33.42	30.76	29.52	27.72	28.24	27.89	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.58	0.49	0.63	0.60	0.63	3.47	2.14	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.46	0.40	0.49	0.48	0.51	2.90	1.78	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.69	4.16	5.27	4.98	5.22	30.04	18.57	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.64	5.35	5.66	5.79	5.76	5.77	5.94	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.92	2.89	3.03	3.12	3.13	3.08	3.22	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.73	2.46	2.63	2.67	2.63	2.69	2.73	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	78.33	79.97	77.07	77.85	77.80	41.16	52.94	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.53	0.52	0.59	0.58	0.58	3.44	2.10	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	250.00	254.00	257.00	255.00	263.00	258.00	258.00	0.00	0.00
NUMERO DE SUCURSALES	7.00	7.00	7.00	7.00	7.00	7.00	7.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2,842.23	2,828.73	2,811.28	2,935.75	2,841.86	2,901.28	2,931.81	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,194.36	3,287.30	3,254.82	3,288.76	3,119.50	3,142.67	3,096.92	0.00	0.00
UTILIDAD NETA / EMPLEADOS	18.25	4.02	9.83	14.18	19.40	28.53	34.69	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(0.23)	(0.48)	(4.46)	5.43	1.33	(2.01)	0.25	0.00	0.00

PRESTAMOS (%)	(1.92)	(4.35)	(1.48)	5.37	5.19	4.18	4.69	0.00	0.00
LOCALES (%)	(5.72)	(5.86)	(2.85)	5.06	4.72	0.71	(1.78)	0.00	0.00
EXTRANJEROS (%)	10.26	0.04	2.39	6.18	6.46	13.67	22.02	0.00	0.00
DEPOSITOS (%)	(1.43)	(0.59)	(4.38)	5.92	2.73	(2.89)	(4.48)	0.00	0.00
LOCALES (%)	16.89	8.98	4.33	9.45	8.66	7.78	6.16	0.00	0.00
EXTRANJEROS (%)	(20.77)	(11.38)	(14.59)	1.17	(6.49)	(17.69)	(19.69)	0.00	0.00
PATRIMONIO (%)	1.20	1.02	0.22	(0.14)	(0.59)	(1.38)	0.70	0.00	0.00
UTILIDAD NETA (%)	(26.98)	(23.72)	(6.89)	(1.69)	11.83	620.03	254.22	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	699,190.31	701,086.52	708,115.02	728,964.96	730,413.85	720,325.98	729,392.63	0.00	0.00
MENCION ESPECIAL	9,859.82	11,842.78	9,284.31	13,860.83	8,808.07	17,085.12	19,034.74	0.00	0.00
SUBNORMAL	1,694.76	5,600.62	5,184.06	5,403.88	7,908.91	10,269.27	6,371.52	0.00	0.00
DUDOSO	1,287.50	1,502.84	1,155.74	1,034.57	796.76	3,788.09	1,565.13	0.00	0.00
IRRECUPERABLE	1,761.24	1,821.07	2,298.72	3,150.03	2,330.29	2,988.11	5,247.90	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.42	6.40	6.47	6.50	6.44	6.47	6.57	0.00	0.00
AL POR MENOR	7.50	7.50	7.00	7.00	7.50	7.50	7.75	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.45	5.53	5.56	5.56	5.67	5.70	5.73	0.00	0.00
PRESTAMO PERSONAL AUTO	6.49	6.49	6.55	6.55	6.53	6.63	6.61	0.00	0.00
PRESTAMO PERSONAL	6.30	6.33	6.39	6.46	6.45	6.49	6.54	0.00	0.00
TARJETA DE CREDITO	15.34	15.33	15.31	15.30	15.24	19.55	19.49	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.27	3.35	3.34	3.38	3.44	3.51	3.59	0.00	0.00
PERSONA JURIDICA	3.40	3.45	3.49	3.52	3.65	3.67	3.74	0.00	0.00