

TOWERBANK INTERNATIONAL, INC.

ESTADISTICAS FINANCIERAS A SEPTIEMBRE 2019 (En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,001,089.34	1,004,158.46	1,008,408.70	1,030,615.93	1,000,900.12	1,067,600.89	1,062,230.38	1,067,714.85	0.00
ACTIVOS LIQUIDOS	132,833.50	128,005.23	123,909.47	145,921.59	120,696.67	152,520.88	143,577.11	143,720.81	0.00
TOTAL DE PRESTAMOS	747,408.02	748,530.37	756,406.76	753,146.88	763,242.35	768,853.79	775,692.60	762,881.34	0.00
LOCALES	544,982.82	529,695.74	516,528.73	516,709.34	526,694.45	523,897.25	520,610.78	515,036.01	0.00
EXTRANJEROS	202,425.20	218,834.63	239,878.03	236,437.54	236,547.90	244,956.53	255,081.82	247,845.32	0.00
TOTAL DE INVERSIONES	94,602.93	100,964.68	98,910.44	97,263.71	88,970.87	114,281.50	109,487.35	129,200.82	0.00
TOTAL DE DEPOSITOS	820,429.45	810,808.25	799,004.22	824,983.25	783,119.37	869,167.43	879,726.17	863,370.65	0.00
LOCALES	528,453.50	522,771.50	522,540.62	538,244.20	558,979.54	568,846.48	574,275.15	554,487.25	0.00
DEPOSITOS DE OFICIALES	100.75	100.67	100.57	100.51	100.41	100.32	100.28	101.28	0.00
DEPOSITOS DE PARTICULARES	460,205.02	464,497.55	476,891.90	495,083.32	506,286.03	522,136.05	524,028.68	518,992.54	0.00
DEPOSITOS DE BANCOS	68,147.74	58,173.29	45,548.14	43,060.37	52,593.11	46,610.10	50,146.19	35,393.42	0.00
EXTRANJEROS	291,975.95	288,036.75	276,463.60	286,739.05	224,139.82	300,320.95	305,451.02	308,883.40	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	89,669.35	90,119.97	88,988.07	90,895.95	100,156.58	105,991.17	110,017.95	111,259.10	0.00
DEPOSITOS DE BANCOS	202,306.60	197,916.78	187,475.53	195,843.10	123,983.25	194,329.78	195,433.07	197,624.29	0.00
PATRIMONIO TOTAL	97,379.74	97,312.95	96,720.16	96,739.26	99,238.41	101,989.80	102,258.14	103,227.63	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	994,498.87	1,014,476.51	1,007,132.55	1,026,723.79	1,000,994.73	1,035,879.68	1,035,319.54	1,049,165.39	0.00
ACTIVOS GENERADORES DE INGRESOS	811,305.56	847,590.64	836,964.89	839,233.52	847,112.09	866,315.17	870,248.57	871,246.37	0.00
TOTAL DE PRESTAMOS	728,983.37	733,513.36	739,453.21	750,882.18	755,325.19	758,692.08	766,049.68	758,014.11	0.00
TOTAL DE INVERSIONES	82,322.18	114,077.28	97,511.68	88,351.34	91,786.90	107,623.09	104,198.89	113,232.27	0.00
PATRIMONIO TOTAL	97,669.52	97,996.25	96,385.73	96,748.63	98,309.07	99,651.38	99,489.15	99,983.44	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	46,728.29	12,219.22	24,871.82	38,035.96	51,429.93	13,538.75	26,835.36	40,039.19	0.00

EGRESOS DE OPERACIONES	25,420.72	6,516.97	13,455.06	20,805.20	28,274.57	7,398.37	14,858.55	22,209.14	0.00
INGRESO NETO DE INTERESES	21,307.57	5,702.25	11,416.76	17,230.76	23,155.35	6,140.38	11,976.82	17,830.05	0.00
OTROS INGRESOS	4,685.08	7,293.68	8,801.45	9,990.85	11,381.64	1,020.17	3,470.22	4,689.14	0.00
INGRESO DE OPERACIONES	25,992.65	12,995.93	20,218.21	27,221.61	34,537.00	7,160.55	15,447.04	22,519.19	0.00
EGRESOS GENERALES	20,221.91	5,349.53	10,703.62	15,615.24	20,766.71	4,964.70	10,362.52	15,702.58	0.00
UTILIDAD ANTES DE PROVISIONES	5,770.74	7,646.40	9,514.59	11,606.37	13,770.28	2,195.85	5,084.52	6,816.61	0.00
UTILIDAD DEL PERIODO	5,102.13	7,360.40	8,949.41	10,718.19	12,707.38	1,896.89	4,600.95	6,102.88	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	6,604.66	6,739.20	7,334.80	7,996.84	4,305.40	4,152.23	3,363.91	5,014.84	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,849.85	5,926.21	5,205.17	6,816.63	8,961.65	7,309.73	7,493.27	7,475.74	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.88	0.90	0.97	1.06	0.56	0.54	0.43	0.66	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	43.15	87.94	70.97	85.24	208.15	176.04	222.75	149.07	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.38	0.79	0.69	0.91	1.17	0.95	0.97	0.98	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.73	9.69	9.59	9.39	9.91	9.55	9.63	9.67	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.57	11.46	11.31	11.38	11.64	11.55	11.55	11.57	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.03	13.00	12.79	12.84	13.00	13.27	13.18	13.53	0.00
INDICE DE ADECUACION DE CAPITAL	15.37	14.14	13.58	13.85	14.09	14.74	14.81	15.32	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.19	15.79	15.51	17.69	15.41	17.55	16.32	16.65	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.27	12.75	12.29	14.16	12.06	14.29	13.52	13.46	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	27.72	28.24	27.89	29.48	26.77	30.70	28.77	31.61	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.63	3.47	2.14	1.70	1.50	0.88	1.06	0.93	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.51	2.90	1.78	1.39	1.27	0.73	0.89	0.78	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.22	30.04	18.57	14.77	12.93	7.61	9.25	8.14	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.76	5.77	5.94	6.04	6.07	6.25	6.17	6.13	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.13	3.08	3.22	3.31	3.34	3.42	3.41	3.40	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.63	2.69	2.73	2.74	2.73	2.84	2.75	2.73	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	77.80	41.16	52.94	57.36	60.13	69.33	67.08	69.73	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.58	3.44	2.10	1.59	1.34	0.47	0.80	0.72	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	263.00	258.00	258.00	245.00	244.00	242.00	250.00	246.00	0.00
NUMERO DE SUCURSALES	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	0.00
PRESTAMOS / EMPLEADOS	2,841.86	2,901.28	2,931.81	3,074.07	3,128.04	3,177.08	3,102.77	3,101.14	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,119.50	3,142.67	3,096.92	3,367.28	3,209.51	3,591.60	3,518.90	3,509.64	0.00
UTILIDAD NETA / EMPLEADOS	19.40	28.53	34.69	43.75	52.08	7.84	18.40	24.81	0.00

TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.33	(2.01)	0.25	0.76	(0.02)	6.32	5.34	3.60	0.00
PRESTAMOS (%)	5.19	4.18	4.69	0.61	2.12	2.72	2.55	1.29	0.00
LOCALES (%)	4.72	0.71	(1.78)	(4.35)	(3.36)	(1.09)	0.79	(0.32)	0.00
EXTRANJEROS (%)	6.46	13.67	22.02	13.46	16.86	11.94	6.34	4.82	0.00
DEPOSITOS (%)	2.73	(2.89)	(4.48)	(1.63)	(4.55)	7.20	10.10	4.65	0.00
LOCALES (%)	8.66	7.78	6.16	8.15	5.78	8.81	9.90	3.02	0.00
EXTRANJEROS (%)	(6.49)	(17.69)	(19.69)	(15.90)	(23.23)	4.26	10.49	7.72	0.00
PATRIMONIO (%)	(0.59)	(1.38)	0.70	(0.02)	1.91	4.81	5.73	6.71	0.00
UTILIDAD NETA (%)	11.83	620.03	254.22	196.42	149.06	(74.23)	(48.59)	(43.06)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	730,413.85	720,325.98	729,392.63	720,404.65	749,797.16	750,565.15	758,841.88	747,865.39	0.00
MENCION ESPECIAL	8,808.07	17,085.12	19,034.74	24,731.44	9,763.25	11,533.55	12,133.23	8,853.68	0.00
SUBNORMAL	7,908.91	10,269.27	6,371.52	7,076.22	7,135.88	9,606.80	8,725.55	8,315.63	0.00
DUDOSO	796.76	3,788.09	1,565.13	904.71	1,324.41	205.09	552.23	2,006.21	0.00
IRRECUPERABLE	2,330.29	2,988.11	5,247.90	6,846.48	4,183.31	4,252.93	2,932.99	3,316.17	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.44	6.47	6.57	6.92	6.90	6.85	6.81	6.83	0.00
AL POR MENOR	7.50	7.50	7.75	8.00	8.00	6.63	6.63	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.67	5.70	5.73	5.77	5.90	5.93	5.96	5.92	0.00
PRESTAMO PERSONAL AUTO	6.53	6.63	6.61	6.69	6.69	6.66	6.68	6.70	0.00
PRESTAMO PERSONAL	6.45	6.49	6.54	6.52	6.55	6.55	6.52	6.54	0.00
TARJETA DE CREDITO	15.24	19.55	19.49	19.38	19.27	19.15	19.27	19.22	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.44	3.51	3.59	3.68	3.76	3.86	3.91	3.96	0.00
PERSONA JURIDICA	3.65	3.67	3.74	3.80	3.87	3.97	4.04	4.09	0.00