



**Towerbank International Inc.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2001		2002				2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	275,336.03	280,464.96	293,322.46	301,598.48	323,701.29	332,018.37	310,543.33	251,883.88	294,704.41	
3 Activos Líquidos	31,369.96	18,265.80	38,631.54	50,475.70	49,100.87	47,285.59	86,996.94	25,964.18	57,721.47	
4 Total de Préstamos	133,819.15	132,266.49	135,649.05	134,534.03	147,239.37	143,319.86	137,724.36	137,298.14	149,923.77	
5 Locales	93,121.44	86,859.05	90,058.52	92,659.42	100,041.59	90,855.10	90,203.21	102,987.45	97,208.29	
6 Extranjeros	40,697.71	45,407.44	45,590.53	41,874.61	47,197.77	52,464.76	47,521.15	34,310.69	52,715.48	
7 Total de Inversiones	100,238.05	117,246.32	109,334.98	105,154.98	117,137.68	126,830.50	77,941.59	78,766.96	73,288.68	
8 Total de Depósitos	209,526.70	199,121.87	210,753.47	214,171.20	217,486.05	226,396.34	227,656.74	202,786.38	215,669.28	
9 Locales	122,389.17	116,109.39	109,493.90	115,872.66	121,561.15	115,266.36	109,704.60	104,573.89	122,226.67	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	94,035.46	97,598.38	86,266.59	106,472.32	102,500.83	93,443.39	95,709.65	88,867.66	98,621.88	
12 Depósitos de Bancos	28,353.71	18,511.01	23,227.31	9,400.34	19,060.32	21,822.97	13,994.95	15,706.23	23,604.79	
13 Extranjeros	87,137.53	83,012.48	101,259.57	98,298.54	95,924.90	111,129.97	117,952.14	98,212.49	93,442.61	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	10,775.41	10,950.14	21,411.74	10,527.99	14,345.36	21,094.01	14,774.48	16,824.18	17,558.61	
16 Depósitos de Bancos	76,362.12	72,062.34	79,847.84	87,770.55	81,579.54	90,035.96	103,177.66	81,388.31	75,884.00	
17 Patrimonio Total	33,156.70	32,117.02	31,092.17	30,740.31	36,718.31	33,195.75	34,347.05	32,640.40	37,096.49	
18 PROMEDIO (12 MESES)										
19 Total de Activos	275,336.03	280,464.96	293,322.46	301,598.48	299,518.66	306,241.67	301,932.89	276,741.18	309,202.85	
20 Activos Generadores de Ingresos	234,057.20	249,512.81	244,984.03	239,689.01	249,217.12	259,831.59	230,324.99	227,877.06	243,794.75	
21 Total de Prestamos	133,819.15	132,266.49	135,649.05	134,534.03	140,529.26	137,793.18	136,686.71	135,916.08	148,581.57	
22 Total de Inversiones	100,238.05	117,246.32	109,334.98	105,154.98	108,687.87	122,038.41	93,638.29	91,960.97	95,213.18	
23 Patrimonio Total	33,156.70	32,117.02	31,092.17	30,740.31	34,937.51	32,656.39	32,719.61	31,690.36	36,907.40	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	22,291.02	5,620.37	10,637.21	16,711.86	27,874.76	4,647.54	8,942.17	12,816.87	17,591.75	
26 Egreso de Operaciones	11,388.43	2,703.74	6,557.51	11,463.59	14,092.73	1,864.80	3,677.95	5,407.68	6,872.54	



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27 Ingreso Neto de Intereses	10,902.59	2,916.63	4,079.70	5,248.27	13,782.03	2,782.74	5,264.22	7,409.20	10,719.21	
28 Otros Ingresos	1,571.14	189.86	697.04	858.13	2,835.20	1,341.22	2,600.34	3,316.75	4,249.03	
29 Ingreso de Operaciones	12,473.73	3,106.49	4,776.74	6,106.40	16,617.23	4,123.97	7,864.56	10,725.94	14,968.24	
30 Egresos Generales	4,873.40	1,322.21	2,687.31	4,032.79	7,232.21	1,847.82	4,153.76	7,713.06	9,062.20	
31 Utilidad antes de Provisiones	7,600.33	1,784.28	2,089.43	2,073.61	9,385.02	2,276.15	3,710.79	3,012.88	5,906.04	
32 Utilidad del Periodo	6,250.32	1,454.28	1,429.43	1,083.61	7,565.02	1,946.15	3,050.79	2,077.88	4,741.04	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	11,574.21	13,237.72	6,256.48	12,707.56	8,955.85	10,692.36	10,780.78	5,114.88	2,036.83	
35 Total Provisiones Para Préstamos	2,434.73	2,243.75	2,253.03	2,891.05	2,399.50	2,334.13	2,477.81	2,533.54	2,406.72	
36 Préstamos Vencidos / Préstamos Totales (%)	8.65	10.01	4.61	9.45	6.08	7.46	7.83	3.73	1.36	
37 Provisiones / Préstamos Vencidos (%)	21.04	16.95	36.01	22.75	26.79	21.83	22.98	49.53	118.16	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.82	1.70	1.66	2.15	1.63	1.63	1.80	1.85	1.61	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	12.04	11.45	10.60	10.19	11.34	10.00	11.06	12.96	12.59	
41 Patrimonio / Activos Generadores de Ing. (%)	14.17	12.87	12.69	12.83	13.89	12.29	15.93	15.11	16.62	
42 Patrimonio / Préstamos Totales (%)	24.78	24.28	22.92	22.85	24.94	23.16	24.94	23.77	24.74	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	14.97	9.17	18.33	23.57	22.58	20.89	38.21	12.80	26.76	
45 Activos Líquidos / Activos Totales (%)	11.39	6.51	13.17	16.74	15.17	14.24	28.01	10.31	19.59	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	62.81	68.05	70.21	72.67	76.44	76.91	72.45	51.65	60.75	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.33	1.17	0.60	3.04	3.00	2.65	1.22	1.94	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	2.07	0.97	0.48	2.53	2.54	2.02	1.00	1.53	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	18.11	9.19	4.70	21.65	23.84	18.65	8.74	12.85	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	9.01	8.68	9.30	11.18	7.15	7.76	7.50	7.22	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.33	5.35	6.38	5.65	2.87	3.19	3.16	2.82	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.68	3.33	2.92	5.53	4.28	4.57	4.34	4.40	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	42.56	56.26	66.04	43.52	44.81	52.82	71.91	60.54	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.30	0.57	0.48	1.14	2.06	2.26	1.94	1.74	
56 PRODUCTIVIDAD										
57 Número de Empleados	92.00	99.00	100.00	99.00	99.00	97.00	105.00	107.00	105.00	
58 Número de Sucursales	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	
59 Préstamos / Empleados	1,454.56	1,336.03	1,356.49	1,358.93	1,487.27	1,477.52	1,311.66	1,283.16	1,427.85	
60 Depósitos Totales / Empleados	2,277.46	2,011.33	2,107.53	2,163.35	2,196.83	2,333.98	2,168.16	1,895.20	2,053.99	
61 Utilidad Neta / Empleados	0.00	14.69	14.29	10.95	76.41	20.06	29.06	19.42	45.15	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	17.57	18.38	5.87	-16.48	-8.96	
64 Préstamos (%)	0.00	0.00	0.00	0.00	10.03	8.36	1.53	2.05	1.82	
65 Locales (%)	0.00	0.00	0.00	0.00	7.43	4.60	0.16	11.15	-2.83	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	15.97	15.54	4.23	-18.06	11.69	
67 Depósitos (%)	0.00	0.00	0.00	0.00	3.80	13.70	8.02	-5.32	-0.84	
68 Locales (%)	0.00	0.00	0.00	0.00	-0.68	-0.73	0.19	-9.75	0.55	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	10.08	33.87	16.48	-0.09	-2.59	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	10.74	3.36	10.47	6.18	1.03	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	33.82	113.43	91.76	-37.33	