



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

(En Miles de Balboas)

**Cuadro No. 18**

	2002			2003			2004			
	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	323,701.29	332,018.37	310,543.33	251,883.88	294,490.76	259,760.89	277,614.57	278,382.35	281,482.25	
3 Activos Líquidos	49,100.87	47,285.59	86,996.94	25,964.18	57,414.32	36,188.02	42,098.45	41,554.32	50,765.76	
4 Total de Préstamos	147,239.37	143,319.86	137,724.36	137,298.14	152,229.08	154,727.46	158,509.15	156,767.31	149,710.24	
5 Locales	100,041.59	90,855.10	90,203.21	102,987.45	97,208.25	99,789.24	104,101.59	101,637.69	92,993.78	
6 Extranjeros	47,197.77	52,464.76	47,521.15	34,310.69	55,020.83	54,938.22	54,407.57	55,129.62	56,716.46	
7 Total de Inversiones	117,137.68	126,830.50	77,941.59	78,766.96	73,417.20	58,265.69	62,550.03	63,448.58	64,694.98	
8 Total de Depósitos	217,486.05	226,396.34	227,656.74	202,786.38	215,667.42	197,156.93	213,940.60	215,036.00	210,279.80	
9 Locales	121,561.15	115,266.36	109,704.60	104,573.89	122,258.75	116,397.49	115,457.59	115,561.04	113,026.47	
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	102,500.83	93,443.39	95,709.65	88,867.66	98,653.96	95,086.05	97,440.44	99,642.70	102,338.68	
12 Depósitos de Bancos	19,060.32	21,822.97	13,994.95	15,706.23	23,604.79	21,311.44	18,017.15	15,918.34	10,687.79	
13 Extranjeros	95,924.90	111,129.97	117,952.14	98,212.49	93,408.67	80,759.44	98,483.01	99,474.96	97,253.33	
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	14,345.36	21,094.01	14,774.48	16,824.18	17,524.67	15,372.44	31,767.88	22,134.24	23,456.17	
16 Depósitos de Bancos	81,579.54	90,035.96	103,177.66	81,388.31	75,884.00	65,387.00	66,715.13	77,340.72	73,797.16	
17 Patrimonio Total	36,718.31	33,195.75	34,347.05	32,640.40	36,994.96	32,717.48	32,698.29	33,334.83	36,393.03	
18 PROMEDIO (12 MESES)										
19 Total de Activos	299,518.66	306,241.67	301,932.89	276,741.18	309,096.03	295,889.63	294,078.95	265,133.11	287,986.51	
20 Activos Generadores de Ingresos	249,217.12	259,831.59	230,324.99	227,877.06	245,011.67	241,571.76	218,362.57	218,140.50	220,025.75	
21 Total de Prestamos	140,529.26	137,793.18	136,686.71	135,916.08	149,734.22	149,023.66	148,116.76	147,032.72	150,969.66	
22 Total de Inversiones	108,687.87	122,038.41	93,638.29	91,960.97	95,277.44	92,548.10	70,245.81	71,107.77	69,056.09	
23 Patrimonio Total	34,937.51	32,656.39	32,719.61	31,690.36	36,856.63	32,956.62	33,522.67	32,987.61	36,693.99	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	27,874.76	4,647.54	8,942.17	12,816.87	17,591.75	3,447.90	6,870.79	10,051.04	16,143.16	
26 Egreso de Operaciones	14,092.73	1,864.80	3,677.95	5,407.68	6,872.54	1,525.94	3,274.14	4,780.40	6,297.74	



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27 Ingreso Neto de Intereses	13,782.03	2,782.74	5,264.22	7,409.20	10,719.21	1,921.96	3,596.66	5,270.64	9,845.42	
28 Otros Ingresos	2,835.20	1,341.22	2,600.34	3,316.75	4,291.40	448.17	860.31	1,502.55	2,150.73	
29 Ingreso de Operaciones	16,617.23	4,123.97	7,864.56	10,725.94	15,010.61	2,370.13	4,456.97	6,773.19	11,996.15	
30 Egresos Generales	7,232.21	1,847.82	4,153.76	7,713.06	9,198.72	1,360.39	2,751.12	4,234.68	5,507.35	
31 Utilidad Antes de Provisiones	9,385.02	2,276.15	3,710.79	3,012.88	5,811.90	1,009.75	1,705.85	2,538.51	6,488.80	
32 Utilidad del Periodo	7,565.02	1,946.15	3,050.79	2,077.88	4,646.90	679.75	1,045.85	1,548.51	4,648.79	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	8,955.85	10,692.36	10,780.78	5,114.88	2,036.83	3,280.76	4,269.16	5,338.94	3,582.27	
35 Total Provisiones Para Préstamos	2,399.50	2,334.13	2,477.81	2,533.54	2,406.72	1,652.24	1,993.12	2,378.64	2,254.71	
36 Préstamos Vencidos / Préstamos Totales (%)	6.08	7.46	7.83	3.73	1.34	2.12	2.69	3.41	2.39	
37 Provisiones / Préstamos Vencidos (%)	26.79	21.83	22.98	49.53	118.16	50.36	46.69	44.55	62.94	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.63	1.63	1.80	1.85	1.58	1.07	1.26	1.52	1.51	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	11.34	10.00	11.06	12.96	12.56	12.60	11.78	11.97	12.93	
41 Patrimonio / Activos Generadores de Ing. (%)	13.89	12.29	15.93	15.11	16.40	15.36	14.79	15.14	16.97	
42 Patrimonio / Préstamos Totales (%)	24.94	23.16	24.94	23.77	24.30	21.15	20.63	21.26	24.31	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	22.58	20.89	38.21	12.80	26.62	18.35	19.68	19.32	24.14	
45 Activos Líquidos / Activos Totales (%)	15.17	14.24	28.01	10.31	19.50	13.93	15.16	14.93	18.04	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	76.44	76.91	72.45	51.65	60.66	47.91	48.91	48.83	54.91	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.04	3.00	2.65	1.22	1.90	1.13	0.96	0.95	2.11	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.53	2.54	2.02	1.00	1.50	0.92	0.71	0.78	1.61	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	21.65	23.84	18.65	8.74	12.61	8.25	6.24	6.26	12.67	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.18	7.15	7.76	7.50	7.18	5.71	6.29	6.14	7.34	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.65	2.87	3.19	3.16	2.80	2.53	3.00	2.92	2.86	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.53	4.28	4.57	4.34	4.37	3.18	3.29	3.22	4.47	
54 Egresos Generales / Ingresos de Operaciones (%)	43.52	44.81	52.82	71.91	61.28	57.40	61.73	62.52	45.91	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.14	2.06	2.26	1.94	1.75	0.74	0.79	0.92	0.98	
56 PRODUCTIVIDAD										
57 Número de Empleados	99.00	97.00	105.00	107.00	105.00	103.00	112.00	113.00	107.00	
58 Número de Sucursales	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	
59 Préstamos / Empleados	1,487.27	1,477.52	1,311.66	1,283.16	1,449.80	1,502.21	1,415.26	1,387.32	1,399.16	
60 Depósitos Totales / Empleados	2,196.83	2,333.98	2,168.16	1,895.20	2,053.98	1,914.14	1,910.18	1,902.97	1,965.23	
61 Utilidad Neta / Empleados	76.41	20.06	29.06	19.42	44.26	6.60	9.34	13.70	43.45	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	17.57	18.38	5.87	-16.48	-9.02	-21.76	-10.60	10.52	-4.42	
64 Préstamos (%)	10.03	8.36	1.53	2.05	3.39	7.96	15.09	14.18	-1.65	
65 Locales (%)	7.43	4.60	0.16	11.15	-2.83	9.83	15.41	-1.31	-4.34	
66 Extranjeros (%)	15.97	15.54	4.23	-18.06	16.58	4.71	14.49	60.68	3.08	
67 Depósitos (%)	3.80	13.70	8.02	-5.32	-0.84	-12.92	-6.02	6.04	-2.50	
68 Locales (%)	-0.68	-0.73	0.19	-9.75	0.57	0.98	5.24	10.51	-7.55	
69 Extranjeros (%)	10.08	33.87	16.48	-0.09	-2.62	-27.33	-16.51	1.29	4.12	
70 Patrimonio (%)	10.74	3.36	10.47	6.18	0.75	-1.44	-4.80	2.13	-1.63	
71 Utilidad Neta (%)	2,542.22	33.82	113.43	91.76	-38.57	-65.07	-65.72	-25.48	0.04	