



Towerbank International Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004				2005			
	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	294,490.76	259,760.89	277,614.57	278,382.35	281,480.25	273,976.46	269,510.64	272,944.59	287,675.13		
3 Activos Líquidos	57,414.32	36,188.02	42,098.45	41,554.32	50,765.76	46,250.64	33,145.53	25,054.81	47,629.82		
4 Total de Préstamos	152,229.08	154,727.46	158,509.15	156,767.31	150,282.75	145,914.54	151,122.78	171,147.59	172,120.19		
5 Locales	97,208.25	99,789.24	104,101.59	101,637.69	93,566.29	99,247.82	108,434.80	122,495.38	113,118.53		
6 Extranjeros	55,020.83	54,938.22	54,407.57	55,129.62	56,716.46	46,666.72	42,687.98	48,652.20	59,001.66		
7 Total de Inversiones	73,417.20	58,265.69	62,550.03	63,448.58	64,692.98	66,026.88	66,196.68	59,815.39	55,277.75		
8 Total de Depósitos	215,667.42	197,156.93	213,940.60	215,036.00	210,112.41	211,511.98	190,658.27	206,310.25	219,919.85		
9 Locales	122,258.75	116,397.49	115,457.59	115,561.04	113,059.11	115,510.67	114,724.89	118,768.58	137,132.98		
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	98,653.96	95,086.05	97,440.44	99,642.70	102,371.32	100,108.66	100,169.29	103,607.98	120,031.23		
12 Depósitos de Bancos	23,604.79	21,311.44	18,017.15	15,918.34	10,687.79	15,402.01	14,555.60	15,160.60	17,101.75		
13 Extranjeros	93,408.67	80,759.44	98,483.01	99,474.96	97,053.31	96,001.30	75,933.38	87,541.67	82,786.87		
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	17,524.67	15,372.44	31,767.88	22,134.24	23,456.17	21,304.28	15,007.53	12,112.53	12,721.53		
16 Depósitos de Bancos	75,884.00	65,387.00	66,715.13	77,340.72	73,597.14	74,697.02	60,925.85	75,429.15	70,065.35		
17 Patrimonio Total	36,994.96	32,717.48	32,698.29	33,334.83	36,542.85	31,606.46	32,431.58	32,904.79	36,712.97		
18 PROMEDIO (12 MESES)											
19 Total de Activos	309,096.03	295,889.63	294,078.95	265,133.11	287,985.51	266,868.67	273,562.60	275,663.47	284,577.69		
20 Activos Generadores de Ingresos	245,011.67	241,571.76	218,362.57	218,140.50	220,311.01	212,467.28	219,189.33	225,589.44	221,186.84		
21 Total de Prestamos	149,734.22	149,023.66	148,116.76	147,032.72	151,255.92	150,321.00	154,815.97	163,957.45	161,201.47		
22 Total de Inversiones	95,277.44	92,548.10	70,245.81	71,107.77	69,055.09	62,146.28	64,373.36	61,631.99	59,985.37		
23 Patrimonio Total	36,856.63	32,956.62	33,522.67	32,987.61	36,768.90	32,161.97	32,564.93	33,119.81	36,627.91		
24 ESTADO DE GANANCIAS Y PERDIDAS											
25 Ingreso por Intereses	17,591.75	3,447.90	6,870.79	10,051.04	16,143.16	3,340.39	6,914.97	10,605.45	16,622.72		
26 Egreso de Operaciones	6,872.54	1,525.94	3,274.14	4,780.40	6,297.74	1,632.74	3,392.31	5,205.99	7,076.35		



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27 Ingreso Neto de Intereses	10,719.21	1,921.96	3,596.66	5,270.64	9,845.42	1,707.65	3,522.66	5,399.46	9,546.37	
28 Otros Ingresos	4,291.40	448.17	860.31	1,502.55	2,150.73	551.77	1,121.46	1,714.16	2,332.40	
29 Ingreso de Operaciones	15,010.61	2,370.13	4,456.97	6,773.19	11,996.15	2,259.42	4,644.12	7,113.62	11,878.77	
30 Egresos Generales	9,198.72	1,360.39	2,751.12	4,234.68	5,357.54	1,493.69	3,034.34	4,589.49	6,107.73	
31 Utilidad Antes de Provisiones	5,811.90	1,009.75	1,705.85	2,538.51	6,638.61	765.74	1,609.78	2,524.14	5,771.04	
32 Utilidad del Periodo	4,646.90	679.75	1,045.85	1,548.51	4,798.61	435.74	943.78	1,519.14	4,466.04	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	2,036.83	3,280.76	4,269.16	5,338.94	3,582.27	3,681.45	3,561.27	3,739.16	626.48	
35 Total Provisiones Para Préstamos	2,406.72	1,652.24	1,993.12	2,378.64	2,104.57	2,443.92	2,081.31	2,405.35	1,971.62	
36 Préstamos Vencidos / Préstamos Totales (%)	1.34	2.12	2.69	3.41	2.38	2.52	2.36	2.18	0.36	
37 Provisiones / Préstamos Vencidos (%)	118.16	50.36	46.69	44.55	58.75	66.38	58.44	64.33	314.71	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.58	1.07	1.26	1.52	1.40	1.67	1.38	1.41	1.15	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	12.56	12.60	11.78	11.97	12.98	11.54	12.03	12.06	12.76	
41 Patrimonio / Activos Generadores de Ing. (%)	16.40	15.36	14.79	15.14	17.00	14.91	14.92	14.25	16.14	
42 Patrimonio / Préstamos Totales (%)	24.30	21.15	20.63	21.26	24.32	21.66	21.46	19.23	21.33	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	26.62	18.35	19.68	19.32	24.16	21.87	17.38	12.14	21.66	
45 Activos Líquidos / Activos Totales (%)	19.50	13.93	15.16	14.93	18.04	16.88	12.30	9.18	16.56	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	60.66	47.91	48.91	48.83	54.95	53.08	52.10	41.14	46.79	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.90	1.13	0.96	0.95	2.18	0.82	0.86	0.90	2.02	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.50	0.92	0.71	0.78	1.67	0.65	0.69	0.73	1.57	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	12.61	8.25	6.24	6.26	13.05	5.42	5.80	6.12	12.19	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.18	5.71	6.29	6.14	7.33	6.29	6.31	6.27	7.52	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.80	2.53	3.00	2.92	2.86	3.07	3.10	3.08	3.20	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.37	3.18	3.29	3.22	4.47	3.21	3.21	3.19	4.32			
54 Egresos Generales / Ingresos de Operaciones (%)	61.28	57.40	61.73	62.52	44.66	66.11	65.34	64.52	51.42			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.75	0.74	0.79	0.92	0.98	1.04	1.02	1.01	1.05			
56 PRODUCTIVIDAD												
57 Número de Empleados	105.00	103.00	112.00	113.00	107.00	106.00	106.00	109.00	110.00			
58 Número de Sucursales	2.00	2.00	2.00	2.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	1,449.80	1,502.21	1,415.26	1,387.32	1,404.51	1,376.55	1,425.69	1,570.16	1,564.73			
60 Depósitos Totales / Empleados	2,053.98	1,914.14	1,910.18	1,902.97	1,963.67	1,995.40	1,798.66	1,892.75	1,999.27			
61 Utilidad Neta / Empleados	44.26	6.60	9.34	13.70	44.85	4.11	8.90	13.94	40.60			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	-9.02	-21.76	-10.60	10.52	-4.42	5.47	-2.92	-1.95	2.20			
64 Préstamos (%)	3.39	7.96	15.09	14.18	-1.28	-5.70	-4.66	9.17	14.53			
65 Locales (%)	-2.83	9.83	15.41	-1.31	-3.75	-0.54	4.16	20.52	20.90			
66 Extranjeros (%)	16.58	4.71	14.49	60.68	3.08	-15.06	-21.54	-11.75	4.03			
67 Depósitos (%)	-0.84	-12.92	-6.02	6.04	-2.58	7.28	-10.88	-4.06	4.67			
68 Locales (%)	0.57	0.98	5.24	10.51	-7.52	-0.76	-0.63	2.78	21.29			
69 Extranjeros (%)	-2.62	-27.33	-16.51	1.29	3.90	18.87	-22.90	-12.00	-14.70			
70 Patrimonio (%)	0.75	-1.44	-4.80	2.13	-1.22	-3.40	-0.82	-1.29	0.47			
71 Utilidad Neta (%)	-38.57	-65.07	-65.72	-25.48	3.26	-35.90	-9.76	-1.90	-6.93			