



Towerbank International, Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	289,977.02	373,638.17	450,174.47	444,851.60	546,608.96	490,912.97	514,385.83	586,372.66	602,086.72	
Activos Líquidos	67,405.87	58,219.34	95,207.77	85,697.21	95,451.63	84,153.22	50,160.67	50,013.14	104,613.20	
Total de Préstamos	169,593.34	253,496.32	284,340.45	299,683.45	362,647.11	323,203.01	356,716.03	410,393.17	407,248.17	
Locales	104,555.38	158,632.32	179,864.20	194,904.13	224,590.15	203,816.28	204,636.30	235,245.45	226,020.26	
Extranjeros	65,037.96	94,864.00	104,476.25	104,779.32	138,056.96	119,386.72	152,079.74	175,147.73	181,227.91	
Total de Inversiones	43,008.74	45,279.22	53,011.83	46,735.68	77,526.14	71,305.17	86,671.38	105,099.57	75,867.37	
Total de Depósitos	200,003.56	315,430.61	379,357.49	364,152.47	434,481.05	391,930.57	420,645.20	461,350.79	484,239.18	
Locales	154,672.81	165,026.93	197,051.51	197,283.95	226,026.08	213,503.17	232,567.32	246,989.94	249,750.61	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	135,549.20	148,833.21	165,739.18	172,684.00	194,665.70	192,072.97	205,739.21	207,347.16	215,151.17	
Depósitos de Bancos	19,123.61	16,193.71	31,312.33	24,599.95	31,360.38	21,430.20	26,828.11	39,642.78	34,599.43	
Extranjeros	45,330.75	150,403.69	182,305.98	166,868.52	208,454.97	178,427.40	188,077.88	214,360.85	234,488.57	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	22,501.61	36,667.69	55,013.72	59,212.33	63,178.63	60,942.59	68,431.90	78,376.66	79,876.52	
Depósitos de Bancos	22,829.14	113,736.00	127,292.26	107,656.19	145,276.34	117,484.81	119,645.99	135,984.19	154,612.05	
Patrimonio Total	38,104.66	39,261.54	38,998.23	39,642.95	53,521.85	53,948.87	53,477.43	68,457.63	69,317.31	
PROMEDIO (12 MESES)										
Total de Activos	288,746.06	330,746.99	365,473.80	385,758.13	418,292.99	432,275.57	482,280.15	515,612.13	574,347.84	
Activos Generadores de Ingresos	220,056.49	268,471.63	288,686.34	313,126.97	326,387.66	346,641.86	390,369.85	430,955.94	461,644.39	
Total de Prestamos	170,914.25	218,913.59	234,909.49	262,574.62	266,120.22	288,349.66	320,528.24	355,038.31	384,947.64	
Total de Inversiones	49,142.24	49,558.04	53,776.85	50,552.35	60,267.44	58,292.20	69,841.61	75,917.63	76,696.75	
Patrimonio Total	37,330.78	38,175.28	36,461.58	37,460.20	45,813.26	46,605.21	46,237.83	54,050.29	61,419.58	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	19,249.52	5,581.62	11,884.85	19,345.60	27,053.23	7,893.52	14,759.98	22,431.83	30,841.86	
Egreso de Operaciones	10,119.24	2,735.19	6,691.43	11,605.70	16,891.60	5,101.27	9,062.99	13,474.20	18,176.37	



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Ingreso Neto de Intereses	9,130.29	2,846.43	5,193.43	7,739.90	10,161.63	2,792.25	5,696.99	8,957.63	12,665.49
Otros Ingresos	3,208.90	746.81	4,315.28	5,164.02	6,244.43	1,149.04	3,716.41	6,306.17	7,590.91
Ingreso de Operaciones	12,339.19	3,593.24	9,508.71	12,903.92	16,406.06	3,941.29	9,413.40	15,263.80	20,256.40
Egresos Generales	7,283.10	1,949.62	3,961.09	6,302.63	9,043.24	2,379.06	5,176.11	7,887.98	11,257.03
Utilidad Antes de Provisiones	5,056.09	1,643.63	5,547.62	6,601.29	7,362.82	1,562.23	4,237.29	7,375.82	8,999.37
Utilidad del Periodo	3,756.09	1,193.63	4,647.62	5,613.79	5,680.82	992.23	3,448.96	6,107.48	7,211.04
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	1,106.62	1,110.13	3,511.90	3,440.53	756.36	744.73	759.64	1,615.10	1,169.45
Total Provisiones Para Préstamos	2,515.81	3,168.73	3,447.57	3,520.69	3,564.97	4,041.75	4,141.05	4,472.90	4,781.70
Préstamos Vencidos / Préstamos Totales (%)	0.65	0.44	1.24	1.15	0.21	0.23	0.21	0.39	0.29
Provisiones / Préstamos Vencidos (%)	227.34	285.44	98.17	102.33	471.33	542.71	545.14	276.94	408.88
Provisiones Para Préstamos / Préstamos Totales (%)	1.48	1.25	1.21	1.17	0.98	1.25	1.16	1.09	1.17
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	13.14	10.51	8.66	8.91	9.79	10.99	10.40	11.67	11.51
Patrimonio / Activos Generadores de Ing. (%)	17.92	13.14	11.56	11.44	12.16	13.67	12.06	13.28	14.35
Patrimonio / Préstamos Totales (%)	22.47	15.49	13.72	13.23	14.76	16.69	14.99	16.68	17.02
Indice de Adecuacion de Capital	13.80	13.61	12.12	12.04	14.52	15.54	13.85	15.40	16.80
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	33.70	18.46	25.10	23.53	21.97	21.47	11.92	10.84	21.60
Activos Líquidos / Activos Totales (%)	23.25	15.58	21.15	19.26	17.46	17.14	9.75	8.53	17.38
Activos Líquidos + Inversiones / Depósitos Totales (%)	55.21	32.81	39.07	36.37	39.81	39.66	32.53	33.62	37.27
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.71	1.78	3.22	2.39	1.74	1.14	1.77	1.89	1.56
Utilidad Neta / Total de Activos (Promedio) (%)	1.30	1.44	2.54	1.94	1.36	0.92	1.43	1.58	1.26
Utilidad Neta / Patrimonio Total (Promedio) (%)	10.06	12.51	25.49	19.98	12.40	8.52	14.92	15.07	11.74
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.75	8.32	8.23	8.24	8.29	9.11	7.56	6.94	6.68
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.60	4.08	4.64	4.94	5.18	5.89	4.64	4.17	3.94
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.15	4.24	3.60	3.30	3.11	3.22	2.92	2.77	2.74



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Egresos Generales / Ingresos de Operaciones (%)	59.02	54.26	41.66	48.84	55.12	60.36	54.99	51.68	55.57
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.46	1.11	2.99	2.20	1.91	1.33	1.90	1.95	1.64
PRODUCTIVIDAD									
Número de Empleados	120.00	121.00	122.00	127.00	135.00	136.00	141.00	148.00	145.00
Número de Sucursales	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Préstamos / Empleados	1,413.28	2,095.01	2,330.66	2,359.71	2,686.27	2,376.49	2,529.90	2,772.93	2,808.61
Depósitos Totales / Empleados	1,666.70	2,606.86	3,109.49	2,867.34	3,218.38	2,881.84	2,983.30	3,117.24	3,339.58
Utilidad Neta / Empleados	31.30	9.86	38.10	44.20	42.08	7.30	24.46	41.27	49.73
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	0.86	29.80	60.33	36.18	88.50	31.39	14.26	31.81	10.15
Préstamos (%)	-1.53	37.52	53.30	32.92	113.83	27.50	25.45	36.94	12.30
Locales (%)	-8.57	26.33	36.69	36.45	114.80	28.48	13.77	20.70	0.64
Extranjeros (%)	12.38	61.43	93.85	26.81	112.27	25.85	45.56	67.16	31.27
Depósitos (%)	-9.19	40.48	66.80	48.59	117.24	24.25	10.88	26.69	11.45
Locales (%)	12.52	23.65	46.88	46.38	46.13	29.37	18.02	25.20	10.50
Extranjeros (%)	-45.25	65.13	95.47	51.30	359.85	18.63	3.17	28.46	12.49
Patrimonio (%)	4.23	5.86	14.95	12.37	40.46	37.41	37.13	72.69	29.51
Utilidad Neta (%)	-12.85	230.39	302.38	174.54	51.24	-16.87	-25.79	8.79	26.94
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	166,577.68	251,306.88	284,726.42	297,985.65	363,677.61	324,697.53	357,969.50	411,955.63	408,189.58
Mención Especial	4,575.76	4,584.21	1,545.46	3,716.39	1,634.52	1,646.80	58.15	25.40	1,554.42
Subnormal	8.15	0.00	0.99	0.90	0.84	0.78	1.47	27.75	4.87
Dudoso	947.57	773.95	1,515.16	1,501.21	899.11	899.64	2,827.98	2,857.29	2,281.01
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	7.82	7.69	7.73	7.62	7.41	7.11	6.73	6.48	7.33
Resto del País	9.37	8.95	8.85	8.43	8.30	7.59	7.01	7.48	7.49



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Al por Menor	6.68	6.92	8.37	8.37	7.66	7.70	7.89	7.93	7.91
Consumo									
Vivienda Hipotecaria	6.08	6.32	6.72	6.65	6.61	6.68	6.57	6.48	6.13
Prestamo Personal Auto	6.92	7.04	7.11	6.43	6.71	6.84	6.77	6.76	6.68
Prestamo Personal	8.59	8.70	10.19	9.47	9.88	9.71	9.84	9.74	9.75
Tarjeta de Crédito	0.00	11.15	10.98	10.79	10.77	10.78	10.64	10.62	11.25
TASA DE INTERES PASIVA									
Persona Natural	5.15	5.37	5.52	5.43	5.20	4.92	4.60	0.00	4.23
Persona Juridica	5.24	5.39	5.50	5.46	5.43	5.05	4.69	0.00	4.37