



Towerbank International, Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	546,608.96	490,912.97	514,385.83	586,372.66	602,794.74	581,422.18	614,384.18	0.00	0.00	
Activos Líquidos	95,451.63	84,153.22	50,160.67	50,013.14	104,613.20	100,965.78	84,663.70	0.00	0.00	
Total de Préstamos	362,647.11	323,203.01	356,716.03	410,393.17	407,248.17	384,261.32	411,975.80	0.00	0.00	
Locales	224,590.15	203,816.28	204,636.30	235,245.45	227,298.01	215,142.62	235,126.45	0.00	0.00	
Extranjeros	138,056.96	119,386.72	152,079.74	175,147.73	179,950.16	169,118.69	176,849.35	0.00	0.00	
Total de Inversiones	77,526.14	71,305.17	86,671.38	105,099.57	76,792.14	81,305.59	101,027.75	0.00	0.00	
Total de Depósitos	434,481.05	391,930.57	420,645.20	461,350.79	484,239.18	486,644.93	511,704.05	0.00	0.00	
Locales	226,026.08	213,503.17	232,567.32	246,989.94	249,642.43	240,985.79	260,179.54	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	194,665.70	192,072.97	205,739.21	207,347.16	215,034.79	216,949.84	228,715.38	0.00	0.00	
Depósitos de Bancos	31,360.38	21,430.20	26,828.11	39,642.78	34,607.63	24,035.95	31,464.16	0.00	0.00	
Extranjeros	208,454.97	178,427.40	188,077.88	214,360.85	234,596.75	245,659.14	251,524.51	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	63,178.63	60,942.59	68,431.90	78,376.66	79,992.90	74,501.87	76,493.02	0.00	0.00	
Depósitos de Bancos	145,276.34	117,484.81	119,645.99	135,984.19	154,603.85	171,157.27	175,031.50	0.00	0.00	
Patrimonio Total	53,521.85	53,948.87	53,477.43	68,457.63	70,214.75	66,255.25	69,755.14	0.00	0.00	
PROMEDIO (12 MESES)										
Total de Activos	418,292.99	432,275.57	482,280.15	515,612.13	574,701.85	536,167.57	564,385.00	0.00	0.00	
Activos Generadores de Ingresos	326,387.66	346,641.86	390,369.85	430,955.94	462,106.77	430,037.54	478,195.48	0.00	0.00	
Total de Prestamos	266,120.22	288,349.66	320,528.24	355,038.31	384,947.64	353,732.16	384,345.91	0.00	0.00	
Total de Inversiones	60,267.44	58,292.20	69,841.61	75,917.63	77,159.14	76,305.38	93,849.57	0.00	0.00	
Patrimonio Total	45,813.26	46,605.21	46,237.83	54,050.29	61,868.30	60,102.06	61,616.28	0.00	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	27,053.23	7,893.52	14,759.98	22,431.83	30,842.47	7,918.01	15,942.75	0.00	0.00	
Egreso de Operaciones	16,891.60	5,101.27	9,062.99	13,474.20	18,176.37	4,194.59	8,230.89	0.00	0.00	



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Ingreso Neto de Intereses	10,161.63	2,792.25	5,696.99	8,957.63	12,666.10	3,723.42	7,711.87	0.00	0.00
Otros Ingresos	6,244.43	1,149.04	3,716.41	6,306.17	7,640.40	917.07	2,333.05	0.00	0.00
Ingreso de Operaciones	16,406.06	3,941.29	9,413.40	15,263.80	20,306.49	4,640.48	10,044.91	0.00	0.00
Egresos Generales	9,043.24	2,379.06	5,176.11	7,887.98	11,334.46	2,877.43	5,870.63	0.00	0.00
Utilidad Antes de Provisiones	7,362.82	1,562.23	4,237.29	7,375.82	8,972.04	1,763.05	4,174.28	0.00	0.00
Utilidad del Periodo	5,680.82	992.23	3,448.96	6,107.48	7,183.70	1,223.05	3,154.28	0.00	0.00
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	756.36	744.73	759.64	1,615.10	1,169.45	1,176.06	2,974.77	0.00	0.00
Total Provisiones Para Préstamos	3,564.97	4,041.75	4,141.05	4,472.90	4,781.70	5,321.05	5,788.74	0.00	0.00
Préstamos Vencidos / Préstamos Totales (%)	0.21	0.23	0.21	0.39	0.29	0.31	0.72	0.00	0.00
Provisiones / Préstamos Vencidos (%)	471.33	542.71	545.14	276.94	408.88	452.45	194.59	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	0.98	1.25	1.16	1.09	1.17	1.38	1.41	0.00	0.00
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	9.79	10.99	10.40	11.67	11.65	11.40	11.35	0.00	0.00
Patrimonio / Activos Generadores de Ing. (%)	12.16	13.67	12.06	13.28	14.51	14.23	13.60	0.00	0.00
Patrimonio / Préstamos Totales (%)	14.76	16.69	14.99	16.68	17.24	17.24	16.93	0.00	0.00
Indice de Adecuacion de Capital	14.52	15.54	13.85	15.40	16.80	18.00	17.80	0.00	0.00
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	21.97	21.47	11.92	10.84	21.60	20.75	16.55	0.00	0.00
Activos Líquidos / Activos Totales (%)	17.46	17.14	9.75	8.53	17.35	17.37	13.78	0.00	0.00
Activos Líquidos + Inversiones / Depósitos Totales (%)	39.81	39.66	32.53	33.62	37.46	37.45	36.29	0.00	0.00
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.74	1.14	1.77	1.89	1.55	1.14	1.32	0.00	0.00
Utilidad Neta / Total de Activos (Promedio) (%)	1.36	0.92	1.43	1.58	1.25	0.91	1.12	0.00	0.00
Utilidad Neta / Patrimonio Total (Promedio) (%)	12.40	8.52	14.92	15.07	11.61	8.14	10.24	0.00	0.00
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.29	9.11	7.56	6.94	6.67	7.36	6.67	0.00	0.00
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.18	5.89	4.64	4.17	3.93	3.90	3.44	0.00	0.00



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.11	3.22	2.92	2.77	2.74	3.46	3.23	0.00	0.00
Egresos Generales / Ingresos de Operaciones (%)	55.12	60.36	54.99	51.68	55.82	62.01	58.44	0.00	0.00
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.91	1.33	1.90	1.95	1.65	0.85	0.98	0.00	0.00
PRODUCTIVIDAD									
Número de Empleados	135.00	136.00	141.00	148.00	145.00	152.00	151.00	0.00	0.00
Número de Sucursales	2.00	2.00	2.00	2.00	0.00	2.00	1.00	0.00	0.00
Préstamos / Empleados	2,686.27	2,376.49	2,529.90	2,772.93	2,808.61	2,528.03	2,728.32	0.00	0.00
Depósitos Totales / Empleados	3,218.38	2,881.84	2,983.30	3,117.24	3,339.58	3,201.61	3,388.77	0.00	0.00
Utilidad Neta / Empleados	42.08	7.30	24.46	41.27	49.54	8.05	20.89	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	88.50	31.39	14.26	31.81	10.28	18.44	19.44	0.00	0.00
Préstamos (%)	113.83	27.50	25.45	36.94	12.30	18.89	15.49	0.00	0.00
Locales (%)	114.80	28.48	13.77	20.70	1.21	5.56	14.90	0.00	0.00
Extranjeros (%)	112.27	25.85	45.56	67.16	30.34	41.66	16.29	0.00	0.00
Depósitos (%)	117.24	24.25	10.88	26.69	11.45	24.17	21.65	0.00	0.00
Locales (%)	46.13	29.37	18.02	25.20	10.45	12.87	11.87	0.00	0.00
Extranjeros (%)	359.85	18.63	3.17	28.46	12.54	37.68	33.73	0.00	0.00
Patrimonio (%)	40.46	37.41	37.13	72.69	31.19	22.81	30.44	0.00	0.00
Utilidad Neta (%)	51.24	-16.87	-25.79	8.79	26.46	23.26	-8.54	0.00	0.00
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	363,677.61	324,697.53	357,969.50	411,955.63	408,189.58	385,858.85	414,313.67	0.00	0.00
Mencion Especial	1,634.52	1,646.80	58.15	25.40	1,554.42	1,443.84	1,161.45	0.00	0.00
Subnormal	0.84	0.78	1.47	27.75	4.87	2.47	16.90	0.00	0.00
Dudoso	899.11	899.64	2,827.98	2,857.29	2,281.01	2,277.22	969.73	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	1,302.79	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	8.69	8.05	7.89	7.67	7.27	7.64	8.36	0.00	0.00
Resto del País	11.74	11.00	10.47	10.50	7.91	8.33	8.00	0.00	0.00
Al por Menor	7.75	7.00	7.20	7.00	7.50	8.75	8.75	0.00	0.00
Consumo									
Vivienda Hipotecaria	6.83	7.00	6.75	6.50	6.50	6.25	6.20	0.00	0.00
Prestamo Personal Auto	7.00	7.00	7.00	7.50	7.00	7.00	7.25	0.00	0.00
Prestamo Personal	7.60	8.00	8.00	7.60	7.17	7.86	7.17	0.00	0.00
Tarjeta de Crédito	11.67	11.64	11.36	11.43	11.44	11.69	11.53	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	5.20	4.92	4.60	4.35	4.23	4.20	4.21	0.00	0.00
Persona Juridica	5.43	5.05	4.69	4.48	4.37	3.98	4.07	0.00	0.00