



TAG Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

| | 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 | 55,878.30 | 42,910.56 | 34,057.09 | 50,528.93 | 30,745.81 | 35,204.60 | 37,312.10 | 110,290.96 | 112,656.09 | |
| Activos Líquidos | 30,322.27 | 12,216.70 | 6,971.88 | 26,349.96 | 6,010.72 | 1,392.52 | 3,620.26 | 83,707.76 | 48,249.10 | |
| Total de Préstamos | 5,185.32 | 9,867.58 | 14,073.65 | 19,156.63 | 20,707.96 | 14,380.42 | 23,763.59 | 10,832.58 | 4,733.72 | |
| Locales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Extranjeros | 5,185.32 | 9,867.58 | 14,073.65 | 19,156.63 | 20,707.96 | 14,380.42 | 23,763.59 | 10,832.58 | 4,733.72 | |
| Total de Inversiones | 20,030.20 | 20,492.10 | 9,086.81 | 4,758.61 | 3,764.15 | 19,146.21 | 9,592.64 | 15,449.21 | 58,336.05 | |
| Total de Depósitos | 32,251.43 | 21,891.83 | 21,684.48 | 39,979.59 | 19,496.93 | 23,905.14 | 24,857.35 | 96,767.50 | 97,364.23 | |
| Locales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Depósitos de Bancos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Extranjeros | 32,251.43 | 21,891.83 | 21,684.48 | 39,979.59 | 19,496.93 | 23,905.14 | 24,857.35 | 96,767.50 | 97,364.23 | |
| Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Depósitos de Particulares | 32,251.43 | 21,891.83 | 21,684.48 | 39,979.59 | 19,496.93 | 23,905.14 | 24,857.35 | 96,767.50 | 97,364.23 | |
| Depósitos de Bancos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Patrimonio Total | 10,366.31 | 9,785.42 | 10,801.71 | 10,549.34 | 11,168.83 | 11,294.45 | 12,447.96 | 13,512.73 | 14,182.79 | |
| PROMEDIO (12 MESES) | | | | | | | | | | |
| Total de Activos | 41,381.96 | 37,469.94 | 40,203.94 | 51,277.64 | 43,312.05 | 39,057.58 | 35,684.60 | 80,409.94 | 71,700.95 | |
| Activos Generadores de Ingresos | 20,410.78 | 25,132.50 | 24,230.22 | 24,266.84 | 24,843.81 | 31,943.16 | 28,258.35 | 25,098.52 | 43,770.94 | |
| Total de Prestamos | 6,359.37 | 11,321.50 | 12,676.45 | 15,500.75 | 12,946.64 | 12,124.00 | 18,918.62 | 14,994.61 | 12,720.84 | |
| Total de Inversiones | 14,051.41 | 13,811.00 | 11,553.77 | 8,766.09 | 11,897.17 | 19,819.16 | 9,339.72 | 10,103.91 | 31,050.10 | |
| Patrimonio Total | 10,357.79 | 10,011.56 | 10,616.62 | 10,866.53 | 10,767.57 | 10,539.93 | 11,624.84 | 12,031.03 | 12,675.81 | |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| Ingreso por Intereses | 1,636.51 | 256.29 | 393.68 | 565.31 | 668.84 | 53.60 | 135.10 | 640.17 | 905.88 | |
| Egreso de Operaciones | 1,211.81 | 224.92 | 352.24 | 488.08 | 564.30 | 45.43 | 196.06 | 406.35 | 612.07 | |



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| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Ingreso Neto de Intereses | 424.69 | 31.37 | 41.45 | 77.23 | 104.54 | 8.17 | -60.96 | 233.82 | 293.80 |
| Otros Ingresos | 134.30 | 785.30 | -79.72 | 35.04 | 521.88 | 22.10 | 229.04 | 684.93 | 3,920.34 |
| Ingreso de Operaciones | 558.99 | 816.67 | -38.27 | 112.28 | 626.42 | 30.26 | 168.08 | 918.75 | 4,214.14 |
| Egresos Generales | 418.81 | 879.47 | 176.85 | 236.87 | 382.56 | 126.73 | 217.84 | 474.58 | 737.97 |
| Utilidad Antes de Provisiones | 140.18 | -62.80 | -215.12 | -124.59 | 243.86 | -96.47 | -49.77 | 444.17 | 3,476.17 |
| Utilidad del Periodo | 87.04 | -162.47 | -228.71 | -189.52 | 163.26 | -32.56 | -80.63 | 543.92 | 3,637.52 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| Total de Préstamos Vencidos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Provisiones Para Préstamos | 128.47 | 99.67 | 142.16 | 193.50 | 209.17 | 145.26 | 240.04 | 109.42 | 47.82 |
| Préstamos Vencidos / Préstamos Totales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Provisiones / Préstamos Vencidos (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Provisiones para Préstamos / Préstamos Totales (%) | 2.48 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 |
| RAZONES DE CAPITAL | | | | | | | | | |
| Patrimonio / Activos Totales (%) | 18.55 | 22.80 | 31.72 | 20.88 | 36.33 | 32.08 | 33.36 | 12.25 | 12.59 |
| Patrimonio / Activos Generadores de Ing. (%) | 41.11 | 32.23 | 46.64 | 44.11 | 45.64 | 33.69 | 37.32 | 51.41 | 22.49 |
| Patrimonio / Préstamos Totales (%) | 199.92 | 99.17 | 76.75 | 55.07 | 53.93 | 78.54 | 52.38 | 124.74 | 299.61 |
| Indice de Adecuacion de Capital | 27.57 | 44.37 | 57.23 | 42.89 | 42.70 | 31.80 | 41.30 | 41.87 | 21.91 |
| LIQUIDEZ | | | | | | | | | |
| Activos Líquidos / Total de Depósitos (%) | 94.02 | 55.80 | 32.15 | 65.91 | 30.83 | 5.83 | 14.56 | 86.50 | 49.56 |
| Activos Líquidos / Activos Totales (%) | 54.26 | 28.47 | 20.47 | 52.15 | 19.55 | 3.96 | 9.70 | 75.90 | 42.83 |
| Activos Líquidos + Inversiones / Depósitos Totales (%) | 156.12 | 149.41 | 74.06 | 77.81 | 50.14 | 85.92 | 53.15 | 102.47 | 109.47 |
| RENTABILIDAD | | | | | | | | | |
| Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 0.43 | -2.59 | -1.89 | -1.04 | 0.66 | -0.41 | -0.57 | 2.89 | 8.31 |
| Utilidad Neta / Total de Activos (Promedio) (%) | 0.21 | -1.73 | -1.14 | -0.49 | 0.38 | -0.33 | -0.45 | 0.90 | 5.07 |
| Utilidad Neta / Patrimonio Total (Promedio) (%) | 0.84 | -6.49 | -4.31 | -2.33 | 1.52 | -1.24 | -1.39 | 6.03 | 28.70 |
| Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 8.02 | 4.08 | 3.25 | 3.11 | 2.69 | 0.67 | 0.96 | 3.40 | 2.07 |
| Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 5.94 | 3.58 | 2.91 | 2.68 | 2.27 | 0.57 | 1.39 | 2.16 | 1.40 |



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|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 2.08 | 0.50 | 0.34 | 0.42 | 0.42 | 0.10 | -0.43 | 1.24 | 0.67 |
| Egresos Generales / Ingresos de Operaciones (%) | 74.92 | 107.69 | -462.07 | 210.97 | 61.07 | 418.78 | 129.61 | 51.66 | 17.51 |
| Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 0.66 | 12.50 | -0.66 | 0.19 | 2.10 | 0.28 | 1.62 | 3.64 | 8.96 |
| PRODUCTIVIDAD | | | | | | | | | |
| Número de Empleados | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 5.00 |
| Número de Sucursales | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.00 | 1.00 | 0.00 | 0.00 |
| Préstamos / Empleados | 1,296.33 | 2,466.89 | 3,518.41 | 4,789.16 | 5,176.99 | 3,595.10 | 5,940.90 | 2,708.15 | 946.74 |
| Depósitos Totales / Empleados | 8,062.86 | 5,472.96 | 5,421.12 | 9,994.90 | 4,874.23 | 5,976.29 | 6,214.34 | 24,191.88 | 19,472.85 |
| Utilidad Neta / Empleados | 21.76 | -40.62 | -57.18 | -47.38 | 40.81 | -8.14 | -20.16 | 135.98 | 727.50 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| Activos (%) | 107.84 | 33.97 | -26.52 | -2.88 | -44.98 | -17.96 | 9.56 | 118.27 | 266.41 |
| Préstamos (%) | -31.17 | -22.76 | 24.77 | 61.73 | 299.36 | 45.73 | 68.85 | -43.45 | -77.14 |
| Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Extranjeros (%) | -31.17 | -22.76 | 24.77 | 61.73 | 299.36 | 45.73 | 68.85 | -43.45 | -77.14 |
| Depósitos (%) | 95.74 | 3.12 | -23.89 | 14.09 | -39.55 | 9.20 | 14.63 | 142.04 | 399.38 |
| Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Extranjeros (%) | 95.74 | 3.12 | -23.89 | 14.09 | -39.55 | 9.20 | 14.63 | 142.04 | 399.38 |
| Patrimonio (%) | 0.16 | -4.42 | 3.55 | -5.67 | 7.74 | 15.42 | 15.24 | 28.09 | 26.99 |
| Utilidad Neta (%) | -915.61 | -358.67 | -189.11 | -118.81 | 87.56 | -79.96 | -64.74 | -387.00 | 2,128.07 |
| CLASIFICACION PRESTAMOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Normal | 5,313.79 | 9,967.25 | 14,215.81 | 19,350.14 | 20,917.13 | 14,525.68 | 24,003.63 | 10,942.00 | 4,781.54 |
| Mencion Especial | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subnormal | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Dudoso | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Irrecuperable | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |