



**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 |  |
| <b>BALANCE DE SITUACION</b>           |             |             |             |             |             |             |             |             |             |  |
| Total de Activos                      | 546,608.96  | 490,912.97  | 514,385.83  | 586,372.66  | 602,794.74  | 581,422.18  | 614,384.20  | 647,288.14  | 683,007.45  |  |
| Activos Líquidos                      | 95,451.63   | 84,153.22   | 50,160.67   | 50,013.14   | 104,613.20  | 100,965.78  | 84,663.72   | 81,773.11   | 226,306.79  |  |
| Total de Préstamos                    | 362,647.11  | 323,203.01  | 356,716.03  | 410,393.17  | 407,248.17  | 384,261.32  | 411,975.80  | 398,028.53  | 359,168.54  |  |
| Locales                               | 224,590.15  | 203,816.28  | 204,636.30  | 235,245.45  | 227,298.01  | 215,142.62  | 235,126.45  | 233,370.87  | 210,079.58  |  |
| Extranjeros                           | 138,056.96  | 119,386.72  | 152,079.74  | 175,147.73  | 179,950.16  | 169,118.69  | 176,849.35  | 164,657.66  | 149,088.96  |  |
| Total de Inversiones                  | 77,526.14   | 71,305.17   | 86,671.38   | 105,099.57  | 76,792.14   | 81,305.59   | 101,027.75  | 150,017.75  | 81,153.27   |  |
| Total de Depósitos                    | 434,481.05  | 391,930.57  | 420,645.20  | 461,350.79  | 484,239.18  | 486,644.93  | 511,704.03  | 552,776.70  | 595,744.70  |  |
| Locales                               | 226,026.08  | 213,503.17  | 232,567.32  | 246,989.94  | 249,642.43  | 240,985.79  | 260,179.54  | 267,257.53  | 288,594.62  |  |
| 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  | 253,591.78  | 277,150.01  |  |
| Depósitos de Bancos                   | 31,360.38   | 21,430.20   | 26,828.11   | 39,642.78   | 34,607.63   | 24,035.95   | 31,464.16   | 13,665.76   | 11,444.61   |  |
| Extranjeros                           | 208,454.97  | 178,427.40  | 188,077.88  | 214,360.85  | 234,596.75  | 245,659.14  | 251,524.49  | 285,519.17  | 307,150.08  |  |
| 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   | 83,047.67   | 87,695.68   |  |
| Depósitos de Bancos                   | 145,276.34  | 117,484.81  | 119,645.99  | 135,984.19  | 154,603.85  | 171,157.27  | 175,031.48  | 202,471.50  | 219,454.39  |  |
| Patrimonio Total                      | 53,521.85   | 53,948.87   | 53,477.43   | 68,457.63   | 70,214.75   | 66,255.25   | 69,755.14   | 73,904.17   | 75,178.86   |  |
| <b>PROMEDIO (12 MESES)</b>            |             |             |             |             |             |             |             |             |             |  |
| Total de Activos                      | 418,292.99  | 432,275.57  | 482,280.15  | 515,612.13  | 574,701.85  | 536,167.57  | 564,385.01  | 616,830.40  | 642,901.09  |  |
| 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  | 531,769.51  | 462,181.06  |  |
| Total de Prestamos                    | 266,120.22  | 288,349.66  | 320,528.24  | 355,038.31  | 384,947.64  | 353,732.16  | 384,345.91  | 404,210.85  | 383,208.35  |  |
| Total de Inversiones                  | 60,267.44   | 58,292.20   | 69,841.61   | 75,917.63   | 77,159.14   | 76,305.38   | 93,849.57   | 127,558.66  | 78,972.70   |  |
| Patrimonio Total                      | 45,813.26   | 46,605.21   | 46,237.83   | 54,050.29   | 61,868.30   | 60,102.06   | 61,616.28   | 71,180.90   | 72,696.81   |  |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |             |             |             |             |             |             |             |             |             |  |
| Ingreso por Intereses                 | 27,053.23   | 7,893.52    | 14,759.98   | 22,431.83   | 30,842.47   | 7,918.01    | 15,942.75   | 23,923.66   | 31,525.53   |  |
| Egreso de Operaciones                 | 16,891.60   | 5,101.27    | 9,062.99    | 13,474.20   | 18,176.37   | 4,194.59    | 8,230.89    | 12,845.19   | 17,910.19   |  |



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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   | 10,161.63   | 2,792.25    | 5,696.99    | 8,957.63    | 12,666.10   | 3,723.42    | 7,711.87    | 11,078.48   | 13,615.34   |
| Otros Ingresos  | 6,244.43    | 1,149.04    | 3,716.41    | 6,306.17    | 7,640.40    | 917.07      | 2,333.05    | 4,378.94    | 6,642.97    |
| Ingreso de Operaciones  | 16,406.06   | 3,941.29    | 9,413.40    | 15,263.80   | 20,306.49   | 4,640.48    | 10,044.91   | 15,457.42   | 20,258.32   |
| Egresos Generales   | 9,043.24    | 2,379.06    | 5,176.11    | 7,887.98    | 11,334.46   | 2,877.43    | 5,870.63    | 8,502.97    | 11,966.35   |
| 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    | 6,954.45    | 8,291.96    |
| Utilidad del Periodo  | 5,680.82    | 992.23      | 3,448.96    | 6,107.48    | 7,183.70    | 1,223.05    | 3,154.28    | 5,394.45    | 6,132.03    |
| <b>CALIDAD DE ACTIVOS</b>   |             |             |             |             |             |             |             |             |             |
| Total de Préstamos Vencidos   | 756.36      | 744.73      | 759.64      | 1,615.10    | 1,169.45    | 1,176.06    | 2,974.77    | 2,867.02    | 2,148.12    |
| 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    | 6,318.01    | 6,599.17    |
| Préstamos Vencidos / Préstamos Totales (%)                              | 0.21        | 0.23        | 0.21        | 0.39        | 0.29        | 0.31        | 0.72        | 0.72        | 0.60        |
| Provisiones / Préstamos Vencidos (%)                                    | 471.33      | 542.71      | 545.14      | 276.94      | 408.88      | 452.45      | 194.59      | 220.37      | 307.21      |
| Provisiones Para Préstamos / Préstamos Totales (%)                      | 0.98        | 1.25        | 1.16        | 1.09        | 1.17        | 1.38        | 1.41        | 1.59        | 1.84        |
| <b>RAZONES DE CAPITAL</b>   |             |             |             |             |             |             |             |             |             |
| Patrimonio / Activos Totales (%)  | 9.79        | 10.99       | 10.40       | 11.67       | 11.65       | 11.40       | 11.35       | 11.42       | 11.01       |
| Patrimonio / Activos Generadores de Ing. (%)                            | 12.16       | 13.67       | 12.06       | 13.28       | 14.51       | 14.23       | 13.60       | 13.49       | 17.07       |
| Patrimonio / Préstamos Totales (%)                                      | 14.76       | 16.69       | 14.99       | 16.68       | 17.24       | 17.24       | 16.93       | 18.57       | 20.93       |
| Indice de Adecuacion de Capital   | 14.52       | 15.54       | 13.85       | 15.40       | 0.00        | 18.00       | 17.80       | 19.25       | 21.64       |
| <b>LIQUIDEZ</b>   |             |             |             |             |             |             |             |             |             |
| Activos Líquidos / Total de Depósitos (%)                               | 21.97       | 21.47       | 11.92       | 10.84       | 21.60       | 20.75       | 16.55       | 14.79       | 37.99       |
| Activos Líquidos / Activos Totales (%)                                  | 17.46       | 17.14       | 9.75        | 8.53        | 17.35       | 17.37       | 13.78       | 12.63       | 33.13       |
| Activos Líquidos + Inversiones / Depósitos Totales (%)                  | 39.81       | 39.66       | 32.53       | 33.62       | 37.46       | 37.45       | 36.29       | 41.93       | 51.61       |
| <b>RENTABILIDAD</b>   |             |             |             |             |             |             |             |             |             |
| Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)          | 1.74        | 1.14        | 1.77        | 1.89        | 1.55        | 1.14        | 1.32        | 1.35        | 1.33        |
| Utilidad Neta / Total de Activos (Promedio) (%)                         | 1.36        | 0.92        | 1.43        | 1.58        | 1.25        | 0.91        | 1.12        | 1.17        | 0.95        |
| Utilidad Neta / Patrimonio Total (Promedio) (%)                         | 12.40       | 8.52        | 14.92       | 15.07       | 11.61       | 8.14        | 10.24       | 10.10       | 8.44        |
| Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 8.29        | 9.11        | 7.56        | 6.94        | 6.67        | 7.36        | 6.67        | 6.00        | 6.82        |
| Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)    | 5.18        | 5.89        | 4.64        | 4.17        | 3.93        | 3.90        | 3.44        | 3.22        | 3.88        |



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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        | 2.78        | 2.95        |
| Egresos Generales / Ingresos de Operaciones (%)                               | 55.12       | 60.36       | 54.99       | 51.68       | 55.82       | 62.01       | 58.44       | 55.01       | 59.07       |
| Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)               | 1.91        | 1.33        | 1.90        | 1.95        | 1.65        | 0.85        | 0.98        | 1.10        | 1.44        |
| PRODUCTIVIDAD   |             |             |             |             |             |             |             |             |             |
| Número de Empleados   | 135.00      | 136.00      | 141.00      | 148.00      | 145.00      | 152.00      | 151.00      | 154.00      | 163.00      |
| Número de Sucursales  | 2.00        | 2.00        | 2.00        | 2.00        | 2.00        | 0.00        | 2.00        | 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    | 2,584.60    | 2,203.49    |
| Depósitos Totales / Empleados   | 3,218.38    | 2,881.84    | 2,983.30    | 3,117.24    | 3,339.58    | 3,201.61    | 3,388.77    | 3,589.46    | 3,654.88    |
| Utilidad Neta / Empleados   | 42.08       | 7.30        | 24.46       | 41.27       | 49.54       | 8.05        | 20.89       | 35.03       | 37.62       |
| TASA DE CRECIMIENTO (12 MESES)  |             |             |             |             |             |             |             |             |             |
| Activos (%)   | 88.50       | 31.39       | 14.26       | 31.81       | 10.28       | 18.44       | 19.44       | 10.39       | 13.31       |
| Préstamos (%)   | 113.83      | 27.50       | 25.45       | 36.94       | 12.30       | 18.89       | 15.49       | -3.01       | -11.81      |
| Locales (%)   | 114.80      | 28.48       | 13.77       | 20.70       | 1.21        | 5.56        | 14.90       | -0.80       | -7.58       |
| Extranjeros (%)   | 112.27      | 25.85       | 45.56       | 67.16       | 30.34       | 41.66       | 16.29       | -5.99       | -17.15      |
| Depósitos (%)   | 117.24      | 24.25       | 10.88       | 26.69       | 11.45       | 24.17       | 21.65       | 19.82       | 23.03       |
| Locales (%)   | 46.13       | 29.37       | 18.02       | 25.20       | 10.45       | 12.87       | 11.87       | 8.21        | 15.60       |
| Extranjeros (%)   | 359.85      | 18.63       | 3.17        | 28.46       | 12.54       | 37.68       | 33.73       | 33.20       | 30.93       |
| Patrimonio (%)  | 40.46       | 37.41       | 37.13       | 72.69       | 31.19       | 22.81       | 30.44       | 7.96        | 7.07        |
| Utilidad Neta (%)   | 51.24       | -16.87      | -25.79      | 8.79        | 26.46       | 23.26       | -8.54       | -11.67      | -14.64      |
| 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  | 400,670.39  | 360,146.44  |
| Mencion Especial  | 1,634.52    | 1,646.80    | 58.15       | 25.40       | 1,554.42    | 1,443.84    | 1,161.45    | 1,389.61    | 3,786.09    |
| Subnormal   | 0.84        | 0.78        | 1.47        | 27.75       | 4.87        | 2.47        | 16.90       | 7.40        | 432.78      |
| Dudoso  | 899.11      | 899.64      | 2,827.98    | 2,857.29    | 2,281.01    | 2,277.22    | 969.73      | 976.35      | 99.61       |
| Irrecuperable   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 1,302.79    | 1,302.79    | 1,302.79    |
| TASA DE INTERES ACTIVA  |             |             |             |             |             |             |             |             |             |
| Comercio  |             |             |             |             |             |             |             |             |             |



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|------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Zona Libre             | 8.69        | 8.05        | 7.89        | 7.67        | 7.27        | 7.64        | 8.36        | 8.15        | 7.88        |
| Resto del País         | 11.74       | 11.00       | 10.47       | 10.50       | 7.91        | 8.33        | 8.00        | 7.75        | 7.70        |
| Al por Menor           | 7.75        | 7.00        | 7.20        | 7.00        | 7.50        | 8.75        | 8.75        | 9.50        | 9.40        |
| Consumo                |             |             |             |             |             |             |             |             |             |
| Vivienda Hipotecaria   | 6.83        | 7.00        | 6.75        | 6.50        | 6.50        | 6.25        | 6.20        | 6.33        | 6.50        |
| Prestamo Personal Auto | 7.00        | 7.00        | 7.00        | 7.50        | 7.00        | 7.00        | 7.25        | 7.33        | 7.50        |
| Prestamo Personal      | 7.60        | 8.00        | 8.00        | 7.60        | 7.17        | 7.86        | 7.17        | 7.14        | 7.25        |
| Tarjeta de Crédito     | 11.67       | 11.64       | 11.36       | 11.43       | 11.44       | 11.69       | 11.53       | 11.69       | 11.56       |
| TASA DE INTERES PASIVA |             |             |             |             |             |             |             |             |             |
| Persona Natural        | 5.20        | 4.92        | 4.60        | 4.35        | 4.23        | 4.20        | 4.21        | 4.23        | 4.11        |
| Persona Juridica       | 5.43        | 5.05        | 4.69        | 4.48        | 4.37        | 3.98        | 4.07        | 4.20        | 3.88        |