

**TOWERBANK INTERNATIONAL, INC.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	602,794.74	581,422.18	614,384.20	647,288.14	682,823.23	694,204.16	727,920.24	740,765.55	759,743.86
ACTIVOS LIQUIDOS	104,613.20	100,965.78	84,663.72	81,773.11	226,306.79	157,108.76	165,115.92	192,994.86	203,633.45
TOTAL DE PRESTAMOS	407,248.17	384,261.32	411,975.80	398,028.53	359,168.54	382,935.30	424,677.47	448,025.51	457,701.73
LOCALES	227,298.01	215,142.62	235,126.45	233,370.87	210,079.58	213,692.23	243,285.61	266,012.71	265,226.63
EXTRANJEROS	179,950.16	169,118.69	176,849.35	164,657.66	149,088.96	169,243.07	181,391.87	182,012.79	192,475.09
TOTAL DE INVERSIONES	76,792.14	81,305.59	101,027.75	150,017.75	81,153.27	132,712.71	112,077.27	71,099.40	66,887.36
TOTAL DE DEPOSITOS	484,239.18	486,644.93	511,704.03	552,776.70	595,744.70	603,981.46	631,085.72	643,195.61	653,267.07
LOCALES	249,642.43	240,985.79	260,179.54	267,257.53	288,594.62	298,215.37	295,606.79	292,977.96	299,010.73
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	3,000.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	215,034.79	216,949.84	228,715.38	253,591.78	277,150.01	283,776.64	279,852.32	284,723.75	278,367.75
DEPOSITOS DE BANCOS	34,607.63	24,035.95	31,464.16	13,665.76	11,444.61	11,438.73	15,754.48	8,254.22	20,642.98
EXTRANJEROS	234,596.75	245,659.14	251,524.49	285,519.17	307,150.08	305,766.09	335,478.92	350,217.64	354,256.34
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	79,992.90	74,501.87	76,493.02	83,047.67	87,695.68	91,538.53	94,237.48	93,199.93	103,959.03
DEPOSITOS DE BANCOS	154,603.85	171,157.27	175,031.48	202,471.50	219,454.39	214,227.56	241,241.44	257,017.71	250,297.30
PATRIMONIO TOTAL	70,214.75	66,255.25	69,755.14	73,904.17	75,019.03	74,460.49	70,059.04	72,514.23	72,318.50
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	574,701.85	536,167.57	564,385.01	616,830.40	642,808.98	637,813.17	671,152.22	694,026.84	721,283.54
ACTIVOS GENERADORES DE INGRESOS	462,106.77	430,037.54	478,195.48	531,769.51	462,181.06	490,607.46	524,879.15	533,585.59	482,455.45
TOTAL DE PRESTAMOS	384,947.64	353,732.16	384,345.91	404,210.85	383,208.35	383,598.31	418,326.63	423,027.02	408,435.13
TOTAL DE INVERSIONES	77,159.14	76,305.38	93,849.57	127,558.66	78,972.70	107,009.15	106,552.51	110,558.57	74,020.32
PATRIMONIO TOTAL	61,868.30	60,102.06	61,616.28	71,180.90	72,616.89	70,357.87	69,907.09	73,209.20	73,668.77
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	30,842.47	7,918.00	15,942.75	23,923.66	31,525.53	6,855.89	14,239.07	21,982.06	29,988.02
EGRESOS DE OPERACIONES	18,176.37	4,194.59	8,230.89	12,845.19	17,910.19	4,854.87	9,578.33	14,149.85	18,662.35
INGRESO NETO DE INTERESES	12,666.10	3,723.42	7,711.87	11,078.48	13,615.34	2,001.02	4,660.74	7,832.21	11,325.67

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OTROS INGRESOS	7,640.40	917.07	2,333.05	4,378.94	6,642.97	1,676.63	3,603.00	8,928.50	11,330.34
INGRESO DE OPERACIONES	20,306.49	4,640.48	10,044.91	15,457.42	20,258.32	3,677.65	8,263.74	16,760.70	22,656.01
EGRESOS GENERALES	11,334.46	2,877.43	5,870.63	8,502.97	12,127.88	3,213.35	6,627.43	10,429.68	14,720.15
UTILIDAD ANTES DE PROVISIONES	8,972.04	1,763.05	4,174.28	6,954.45	8,130.44	464.31	1,636.31	6,331.03	7,935.86
UTILIDAD DEL PERIODO	7,183.70	1,223.05	3,154.28	5,394.45	5,977.51	(8.19)	691.31	4,912.78	6,040.74
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1,169.45	1,176.06	2,974.77	2,867.02	2,148.12	2,734.54	3,470.90	3,221.54	1,505.98
TOTAL PROVISIONES PARA PRESTAMOS	4,781.70	5,321.05	5,788.74	6,318.01	6,599.17	7,070.89	7,543.40	7,555.33	7,548.56
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.29	0.31	0.72	0.72	0.60	0.71	0.82	0.72	0.33
PROVISIONES / PRESTAMOS VENCIDOS (%)	408.88	452.45	194.59	220.37	307.21	258.58	217.33	234.53	501.24
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.17	1.38	1.41	1.59	1.84	1.85	1.78	1.69	1.65
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.65	11.40	11.35	11.42	10.99	10.73	9.62	9.79	9.52
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.51	14.23	13.60	13.49	17.04	14.44	13.05	13.97	13.79
PATRIMONIO / PRESTAMOS TOTALES (%)	17.24	17.24	16.93	18.57	20.89	19.44	16.50	16.19	15.80
INDICE DE ADECUACION DE CAPITAL	16.80	18.03	17.84	19.25	21.58	19.45	16.31	16.93	17.09
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.60	20.75	16.55	14.79	37.99	26.01	26.16	30.01	31.17
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.35	17.37	13.78	12.63	33.14	22.63	22.68	26.05	26.80
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	37.46	37.45	36.29	41.93	51.61	47.99	43.92	41.06	41.41
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.55	1.14	1.32	1.35	1.29	(0.01)	0.26	1.23	1.25
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.25	0.91	1.12	1.17	0.93	(0.01)	0.21	0.94	0.84
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.61	8.14	10.24	10.10	8.23	(0.05)	1.98	8.95	8.20
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.67	7.36	6.67	6.00	6.82	5.59	5.43	5.49	6.22
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.93	3.90	3.44	3.22	3.88	3.96	3.65	3.54	3.87
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.74	3.46	3.23	2.78	2.95	1.63	1.78	1.96	2.35



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ZONA LIBRE	7.33	7.78	8.51	8.28	7.97	7.98	7.08	6.84	6.18
RESTO DEL PAIS	7.69	8.02	7.80	7.51	7.61	7.57	7.90	7.79	8.13
AL POR MENOR	7.29	8.59	8.57	9.34	9.29	9.29	9.25	8.75	9.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.70	6.39	6.37	6.66	6.67	6.66	6.55	6.50	6.66
PRESTAMO PERSONAL AUTO	7.10	7.12	7.27	7.33	7.36	7.25	7.38	7.45	6.84
PRESTAMO PERSONAL	7.15	8.13	7.25	7.15	7.07	7.73	6.87	7.48	6.62
TARJETA DE CREDITO	11.18	11.39	11.19	11.35	11.29	11.26	11.36	11.11	10.83
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.10	4.00	4.02	4.19	4.12	3.54	3.56	3.31	3.38
PERSONA JURIDICA	4.45	4.12	4.27	4.28	3.93	3.54	3.43	3.15	3.22