

TOWERBANK INTERNATIONAL, INC.

ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	992,284.69	1,021,317.43	979,471.90	1,013,778.65	990,188.72	1,029,763.79	1,052,788.69	970,127.10	0.00
ACTIVOS LIQUIDOS	156,177.51	165,386.35	146,994.68	166,967.10	169,190.69	174,475.71	227,638.78	170,281.01	0.00
TOTAL DE PRESTAMOS	715,587.10	724,168.15	721,258.31	741,820.80	724,440.03	751,154.64	733,360.21	710,467.73	0.00
LOCALES	540,658.77	553,754.67	551,898.37	574,221.62	551,994.36	558,720.59	541,357.99	514,203.15	0.00
EXTRANJEROS	174,928.33	170,413.48	169,359.94	167,599.18	172,445.67	192,434.05	192,002.23	196,264.57	0.00
TOTAL DE INVERSIONES	93,179.33	102,501.08	84,223.20	78,123.73	70,386.57	76,259.90	64,625.85	60,618.75	0.00
TOTAL DE DEPOSITOS	815,671.16	840,643.31	805,455.35	836,434.48	810,143.54	839,961.35	874,834.81	791,742.89	0.00
LOCALES	403,989.11	391,713.53	392,953.44	411,955.46	416,047.46	445,067.58	471,795.44	454,709.41	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.97	0.89	0.81	1.26	0.00
DEPOSITOS DE PARTICULARES	340,108.21	340,934.96	343,090.19	353,741.47	359,173.45	393,678.67	414,392.65	405,291.99	0.00
DEPOSITOS DE BANCOS	63,880.90	50,778.57	49,863.25	58,214.00	56,873.04	51,388.02	57,401.98	49,416.16	0.00
EXTRANJEROS	411,682.04	448,929.78	412,501.91	424,479.01	394,096.09	394,893.77	403,039.37	337,033.48	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	146,649.80	141,464.40	132,812.51	131,712.39	134,345.00	133,318.72	139,590.56	90,485.66	0.00
DEPOSITOS DE BANCOS	265,032.24	307,465.38	279,689.40	292,766.63	259,751.08	261,575.05	263,448.81	246,547.82	0.00
PATRIMONIO TOTAL	95,357.22	95,679.86	94,820.30	93,858.24	96,796.12	97,684.35	95,842.15	96,890.32	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	981,403.23	989,313.18	969,946.02	1,013,390.15	991,236.71	1,025,540.61	1,016,130.30	991,952.88	0.00
ACTIVOS GENERADORES DE INGRESOS	771,884.50	791,704.73	772,815.86	800,534.99	801,796.52	827,041.89	801,733.78	795,515.50	0.00
TOTAL DE PRESTAMOS	676,564.95	697,320.38	685,936.04	711,374.32	720,013.57	737,661.40	727,309.26	726,144.26	0.00
TOTAL DE INVERSIONES	95,319.54	94,384.35	86,879.82	89,160.67	81,782.95	89,380.49	74,424.52	69,371.24	0.00
PATRIMONIO TOTAL	86,898.21	91,748.05	91,940.68	92,343.20	96,076.67	96,682.10	95,331.22	95,374.28	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	40,529.65	10,444.17	20,956.66	31,833.32	42,868.94	10,925.37	22,214.82	33,277.59	0.00
EGRESOS DE OPERACIONES	20,048.39	4,940.62	9,882.10	15,101.00	20,495.41	5,428.89	11,152.66	17,046.51	0.00

INGRESO NETO DE INTERESES	20,481.26	5,503.55	11,074.56	16,732.32	22,373.53	5,496.48	11,062.16	16,231.09	0.00
OTROS INGRESOS	9,876.91	1,011.07	1,985.72	2,953.44	4,003.11	1,002.58	2,028.66	3,207.57	0.00
INGRESO DE OPERACIONES	30,358.17	6,514.62	13,060.28	19,685.76	26,376.64	6,499.06	13,090.82	19,438.66	0.00
EGRESOS GENERALES	20,389.94	5,253.09	10,611.04	16,073.22	19,812.97	4,833.94	9,827.42	14,985.61	0.00
UTILIDAD ANTES DE PROVISIONES	9,968.23	1,261.53	2,449.24	3,612.54	6,563.68	1,665.12	3,263.40	4,453.05	0.00
UTILIDAD DEL PERIODO	9,343.98	1,036.53	1,974.24	2,827.18	6,247.84	1,340.12	2,713.40	3,678.05	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,131.56	1,761.37	2,304.96	1,981.95	982.95	1,049.35	1,537.49	2,534.26	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,467.28	3,670.96	3,930.96	4,247.82	3,020.51	3,347.23	3,473.97	3,528.05	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.16	0.24	0.32	0.27	0.14	0.14	0.21	0.36	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	306.42	208.41	170.54	214.33	307.29	318.98	225.95	139.21	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.48	0.51	0.55	0.57	0.42	0.45	0.47	0.50	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.61	9.37	9.68	9.26	9.78	9.49	9.10	9.99	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.79	11.57	11.77	11.45	12.18	11.81	12.01	12.57	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.33	13.21	13.15	12.65	13.36	13.00	13.07	13.64	0.00
INDICE DE ADECUACION DE CAPITAL	15.85	16.10	16.48	16.03	16.83	16.89	17.38	12.23	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.15	19.67	18.25	19.96	20.88	20.77	26.02	21.51	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.74	16.19	15.01	16.47	17.09	16.94	21.62	17.55	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	30.57	31.87	28.71	29.30	29.57	29.85	33.41	29.16	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.21	0.52	0.51	0.47	0.78	0.65	0.68	0.62	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.95	0.42	0.41	0.37	0.63	0.52	0.53	0.49	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.75	4.52	4.29	4.08	6.50	5.54	5.69	5.14	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.25	5.28	5.42	5.30	5.35	5.28	5.54	5.58	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.60	2.50	2.56	2.52	2.56	2.63	2.78	2.86	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.65	2.78	2.87	2.79	2.79	2.66	2.76	2.72	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	67.16	80.64	81.25	81.65	75.12	74.38	75.07	77.09	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.28	0.51	0.51	0.49	0.50	0.48	0.51	0.54	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	239.00	242.00	256.00	257.00	240.00	242.00	244.00	247.00	0.00
NUMERO DE SUCURSALES	4.00	4.00	4.00	4.00	4.00	4.00	4.00	7.00	0.00
PRESTAMOS / EMPLEADOS	2,994.09	2,992.43	2,817.42	2,886.46	3,018.50	3,103.94	3,005.57	2,876.39	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,412.85	3,473.73	3,146.31	3,254.61	3,375.60	3,470.91	3,585.39	3,205.44	0.00
UTILIDAD NETA / EMPLEADOS	39.10	4.28	7.71	11.00	26.03	5.54	11.12	14.89	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	2.24	6.69	1.98	0.08	(0.21)	0.83	7.49	(4.31)	0.00

PRESTAMOS (%)	12.24	8.01	10.86	8.94	1.24	3.73	1.68	(4.23)	0.00
LOCALES (%)	13.97	12.64	12.98	9.30	2.10	0.90	(1.91)	(10.45)	0.00
EXTRANJEROS (%)	7.21	(4.72)	4.46	7.75	(1.42)	12.92	13.37	17.10	0.00
DEPOSITOS (%)	(0.61)	3.46	(1.30)	(5.51)	(0.68)	(0.08)	8.61	(5.34)	0.00
LOCALES (%)	2.28	(0.19)	(2.70)	0.90	2.98	13.62	20.06	10.38	0.00
EXTRANJEROS (%)	(3.29)	6.87	0.07	(11.00)	(4.27)	(12.04)	(2.29)	(20.60)	0.00
PATRIMONIO (%)	21.57	8.95	6.47	3.34	1.51	2.09	1.08	3.23	0.00
UTILIDAD NETA (%)	46.56	(15.06)	(20.37)	(27.45)	(33.14)	29.29	37.44	30.10	0.00
CLASIFICACION PRESTAMOS									
NORMAL	713,742.52	720,799.63	718,527.21	739,571.09	723,725.26	732,566.79	715,901.37	689,019.23	0.00
MENCION ESPECIAL	1,453.95	2,916.00	2,576.65	1,706.58	1,294.05	18,588.09	17,048.38	20,932.16	0.00
SUBNORMAL	1,330.09	1,321.81	1,329.58	1,179.15	1,454.85	1,601.21	2,305.83	1,940.09	0.00
DUDOSO	2,130.43	2,268.14	2,082.48	2,501.73	504.30	1,196.97	29.32	999.52	0.00
IRRECUPERABLE	397.37	533.53	673.36	1,110.06	482.08	548.82	1,549.27	1,104.77	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.13	6.14	6.16	6.09	6.09	6.13	6.18	6.29	0.00
AL POR MENOR	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.24	5.22	5.19	5.20	5.20	5.18	5.19	5.38	0.00
PRESTAMO PERSONAL AUTO	6.10	6.08	6.06	6.22	6.19	6.18	6.22	6.31	0.00
PRESTAMO PERSONAL	6.30	6.29	6.31	6.30	6.31	6.28	6.27	6.30	0.00
TARJETA DE CREDITO	13.84	13.79	13.79	13.78	13.72	13.70	13.62	13.59	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.26	3.13	3.01	2.94	2.94	2.98	3.05	3.21	0.00
PERSONA JURIDICA	3.05	2.95	2.83	2.83	2.91	3.06	3.17	3.33	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016