

TOWERBANK INTERNATIONAL, INC.
ESTADISTICAS FINANCIERAS
A JUNIO 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	990,188.72	1,029,763.79	1,052,788.69	970,127.10	987,908.40	1,024,794.56	1,005,856.40	0.00	0.00
ACTIVOS LIQUIDOS	169,190.69	174,475.71	227,638.78	170,281.01	182,557.87	151,856.00	161,195.01	0.00	0.00
TOTAL DE PRESTAMOS	724,440.03	751,154.64	733,360.21	710,467.73	710,558.73	718,496.35	722,499.67	0.00	0.00
LOCALES	551,994.36	558,720.59	541,357.99	514,203.15	520,421.00	525,986.79	525,909.00	0.00	0.00
EXTRANJEROS	172,445.67	192,434.05	192,002.23	196,264.57	190,137.72	192,509.56	196,590.67	0.00	0.00
TOTAL DE INVERSIONES	70,386.57	76,259.90	64,625.85	60,618.75	70,041.43	127,189.88	96,112.92	0.00	0.00
TOTAL DE DEPOSITOS	810,143.54	839,961.35	874,834.81	791,742.89	798,589.10	834,973.55	836,489.16	0.00	0.00
LOCALES	416,047.46	445,067.58	471,795.44	454,709.41	486,333.81	485,013.42	492,236.26	0.00	0.00
DEPOSITOS DE OFICIALES	0.97	0.89	0.81	1.26	1.02	101.02	101.02	0.00	0.00
DEPOSITOS DE PARTICULARES	359,173.45	393,678.67	414,392.65	405,291.99	424,417.80	434,373.47	437,028.17	0.00	0.00
DEPOSITOS DE BANCOS	56,873.04	51,388.02	57,401.98	49,416.16	61,914.99	50,538.94	55,107.07	0.00	0.00
EXTRANJEROS	394,096.09	394,893.77	403,039.37	337,033.48	312,255.30	349,960.12	344,252.91	0.00	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	134,345.00	133,318.72	139,590.56	90,485.66	86,021.30	93,348.39	88,604.81	0.00	0.00
DEPOSITOS DE BANCOS	259,751.08	261,575.05	263,448.81	246,547.82	226,233.99	256,611.73	255,648.10	0.00	0.00
PATRIMONIO TOTAL	96,796.12	97,684.35	95,842.15	96,890.32	97,959.31	98,679.55	96,051.29	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	991,236.71	1,025,540.61	1,016,130.30	991,952.88	989,048.56	1,027,279.17	1,029,322.55	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	801,796.52	827,041.89	801,733.78	795,515.50	787,713.38	836,550.39	808,299.32	0.00	0.00
TOTAL DE PRESTAMOS	720,013.57	737,661.40	727,309.26	726,144.26	717,499.38	734,825.50	727,929.94	0.00	0.00
TOTAL DE INVERSIONES	81,782.95	89,380.49	74,424.52	69,371.24	70,214.00	101,724.89	80,369.38	0.00	0.00
PATRIMONIO TOTAL	96,076.67	96,682.10	95,331.22	95,374.28	97,377.72	98,181.95	95,946.72	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	42,868.94	10,925.37	22,214.82	33,277.59	44,430.87	11,181.84	22,890.20	0.00	0.00
EGRESOS DE OPERACIONES	20,495.41	5,428.89	11,152.66	17,046.51	22,962.45	6,035.48	12,263.77	0.00	0.00
INGRESO NETO DE INTERESES	22,373.53	5,496.48	11,062.16	16,231.09	21,468.42	5,146.36	10,626.43	0.00	0.00
OTROS INGRESOS	4,003.11	1,002.58	2,028.66	3,207.57	4,195.79	1,079.65	2,371.66	0.00	0.00
INGRESO DE OPERACIONES	26,376.64	6,499.06	13,090.82	19,438.66	25,664.21	6,226.01	12,998.09	0.00	0.00
EGRESOS GENERALES	19,812.97	4,833.94	9,827.42	14,985.61	20,101.84	4,978.77	10,017.98	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	6,563.68	1,665.12	3,263.40	4,453.05	5,562.37	1,247.23	2,980.11	0.00	0.00
UTILIDAD DEL PERIODO	6,247.84	1,340.12	2,713.40	3,678.05	4,562.37	1,022.23	2,526.51	0.00	0.00

CALIDAD DE ACTIVOS										
TOTAL DE PRESTAMOS VENCIDOS	982.95	1,049.35	1,537.49	2,534.26	1,284.22	1,923.41	1,777.22	0.00	0.00	
TOTAL PROVISIONES PARA PRESTAMOS	3,020.51	3,347.23	3,473.97	3,528.05	3,234.90	3,357.48	3,538.18	0.00	0.00	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.14	0.14	0.21	0.36	0.18	0.27	0.25	0.00	0.00	
PROVISIONES / PRESTAMOS VENCIDOS (%)	307.29	318.98	225.95	139.21	251.90	174.56	199.08	0.00	0.00	
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.42	0.45	0.47	0.50	0.46	0.47	0.49	0.00	0.00	
RAZONES DE CAPITAL										
PATRIMONIO / ACTIVOS TOTALES (%)	9.78	9.49	9.10	9.99	9.92	9.63	9.55	0.00	0.00	
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.18	11.81	12.01	12.57	12.55	11.67	11.73	0.00	0.00	
PATRIMONIO / PRESTAMOS TOTALES (%)	13.36	13.00	13.07	13.64	13.79	13.73	13.29	0.00	0.00	
INDICE DE ADECUACION DE CAPITAL	16.83	16.89	17.38	12.23	16.37	15.34	15.01	0.00	0.00	
LIQUIDEZ										
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.88	20.77	26.02	21.51	22.86	18.19	19.27	0.00	0.00	
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.09	16.94	21.62	17.55	18.48	14.82	16.03	0.00	0.00	
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	29.57	29.85	33.41	29.16	31.63	33.42	30.76	0.00	0.00	
RENTABILIDAD										
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.78	0.65	0.68	0.62	0.58	0.49	0.63	0.00	0.00	
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.63	0.52	0.53	0.49	0.46	0.40	0.49	0.00	0.00	
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.50	5.54	5.69	5.14	4.69	4.16	5.27	0.00	0.00	
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.35	5.28	5.54	5.58	5.64	5.35	5.66	0.00	0.00	
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.56	2.63	2.78	2.86	2.92	2.89	3.03	0.00	0.00	
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.79	2.66	2.76	2.72	2.73	2.46	2.63	0.00	0.00	
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	75.12	74.38	75.07	77.09	78.33	79.97	77.07	0.00	0.00	
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.50	0.48	0.51	0.54	0.53	0.52	0.59	0.00	0.00	
PRODUCTIVIDAD										
NUMERO DE EMPLEADOS	240.00	242.00	244.00	247.00	250.00	254.00	257.00	0.00	0.00	
NUMERO DE SUCURSALES	4.00	4.00	4.00	7.00	7.00	7.00	7.00	0.00	0.00	
PRESTAMOS / EMPLEADOS	3,018.50	3,103.94	3,005.57	2,876.39	2,842.23	2,828.73	2,811.28	0.00	0.00	
DEPOSITOS TOTALES / EMPLEADOS	3,375.60	3,470.91	3,585.39	3,205.44	3,194.36	3,287.30	3,254.82	0.00	0.00	
UTILIDAD NETA / EMPLEADOS	26.03	5.54	11.12	14.89	18.25	4.02	9.83	0.00	0.00	
TASA DE CRECIMIENTO (12 MESES)										
ACTIVOS (%)	(0.21)	0.83	7.49	(4.31)	(0.23)	(0.48)	(4.46)	0.00	0.00	
PRESTAMOS (%)	1.24	3.73	1.68	(4.23)	(1.92)	(4.35)	(1.48)	0.00	0.00	
LOCALES (%)	2.10	0.90	(1.91)	(10.45)	(5.72)	(5.86)	(2.85)	0.00	0.00	
EXTRANJEROS (%)	(1.42)	12.92	13.37	17.10	10.26	0.04	2.39	0.00	0.00	
DEPOSITOS (%)	(0.68)	(0.08)	8.61	(5.34)	(1.43)	(0.59)	(4.38)	0.00	0.00	
LOCALES (%)	2.98	13.62	20.06	10.38	16.89	8.98	4.33	0.00	0.00	
EXTRANJEROS (%)	(4.27)	(12.04)	(2.29)	(20.60)	(20.77)	(11.38)	(14.59)	0.00	0.00	
PATRIMONIO (%)	1.51	2.09	1.08	3.23	1.20	1.02	0.22	0.00	0.00	
UTILIDAD NETA (%)	(33.14)	29.29	37.44	30.10	(26.98)	(23.72)	(6.89)	0.00	0.00	
CLASIFICACION PRESTAMOS										
NORMAL	723,725.26	732,566.79	715,901.37	689,019.23	699,190.31	701,080.17	708,112.73	0.00	0.00	
MENCION ESPECIAL	1,294.05	18,588.09	17,048.38	20,932.16	9,859.82	11,872.04	9,284.31	0.00	0.00	
SUBNORMAL	1,454.85	1,601.21	2,305.83	1,940.09	1,694.76	5,642.85	5,186.35	0.00	0.00	

DUDOSO	504.30	1,196.97	29.32	999.52	1,287.50	1,525.09	1,156.34	0.00	0.00
IRRECUPERABLE	482.08	548.82	1,549.27	1,104.77	1,761.24	1,733.70	2,298.12	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.09	6.13	6.18	6.29	6.42	6.40	6.47	0.00	0.00
AL POR MENOR	9.00	9.00	9.00	9.00	7.50	7.50	7.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.20	5.18	5.19	5.38	5.45	5.53	5.56	0.00	0.00
PRESTAMO PERSONAL AUTO	6.19	6.18	6.22	6.31	6.49	6.49	6.55	0.00	0.00
PRESTAMO PERSONAL	6.31	6.28	6.27	6.30	6.30	6.33	6.39	0.00	0.00
TARJETA DE CREDITO	13.72	13.70	13.62	13.59	15.34	15.33	15.31	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.94	2.98	3.05	3.21	3.27	3.35	3.34	0.00	0.00
PERSONA JURIDICA	2.91	3.06	3.17	3.33	3.40	3.45	3.49	0.00	0.00

Nota : Cifras preliminares 2016

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