

BALANCE DE SITUACION
Towerbank International, Inc.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010												
			2009	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(22,673.34)	(10.02%)	226,306.79	226,843.69	224,284.38	157,108.76	167,888.76	211,067.74	165,115.92	159,125.93	193,612.22	192,994.86	179,244.07	161,150.12	203,633.45
Depositos Locales en Bancos	(3,538.68)	(36.96%)	9,574.42	3,474.68	4,529.81	4,120.41	4,316.52	6,907.78	3,900.10	4,954.31	4,100.50	3,351.01	5,654.56	8,388.63	6,035.75
A la Vista	1,636.40	37.20%	4,399.35	3,474.68	4,529.81	4,120.41	4,316.52	6,907.78	3,900.10	4,954.31	4,100.50	3,351.01	5,654.56	8,388.63	6,035.75
A Plazo	(5,175.08)	(100.00%)	5,175.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(15,065.11)	(7.50%)	200,777.27	216,454.99	211,928.89	146,234.68	157,982.59	197,465.73	153,207.34	147,048.70	180,934.22	183,169.88	165,891.42	143,046.73	185,712.15
A la Vista	(1,055.96)	(0.66%)	160,460.86	174,635.53	171,607.06	118,909.54	120,661.58	150,152.62	114,897.03	116,741.35	139,632.27	144,864.29	149,587.82	131,741.08	159,404.91
A Plazo	(14,009.16)	(34.75%)	40,316.40	41,819.46	40,321.83	27,325.13	37,321.02	47,313.11	38,310.31	30,307.35	41,301.94	38,305.59	16,303.60	11,305.65	26,307.25
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	(4,069.55)	(25.51%)	15,955.10	6,914.01	7,825.67	6,753.67	5,589.65	6,694.22	8,008.48	7,122.92	8,577.50	6,473.97	7,698.09	9,714.76	11,885.55
CARTERA CREDITICIA	98,533.19	27.43%	359,168.54	362,623.48	350,609.71	382,935.30	383,440.97	389,275.17	424,677.47	429,849.04	435,910.74	448,025.51	469,870.20	477,949.94	457,701.73
Locales	55,182.15	25.88%	213,231.12	212,307.02	206,973.75	217,202.15	229,249.43	234,017.30	247,155.53	253,255.72	258,883.40	269,318.62	284,690.46	296,626.02	268,413.27
Extranjero	44,300.42	29.04%	152,536.59	157,073.35	150,550.07	172,804.04	161,420.04	162,643.67	185,065.34	184,294.33	184,883.96	186,262.22	192,832.22	189,133.08	196,837.01
Menos Provisiones	949.39	14.39%	6,599.17	6,756.89	6,914.11	7,070.89	7,228.50	7,385.79	7,543.40	7,701.01	7,856.62	7,555.33	7,652.48	7,809.16	7,548.56
Locales	35.10	1.11%	3,151.54	3,271.34	3,390.64	3,509.92	3,630.03	3,749.82	3,869.93	3,990.03	4,108.14	3,305.91	3,365.56	3,484.74	3,186.64
Extranjero	914.29	26.52%	3,447.63	3,485.55	3,523.47	3,560.97	3,598.47	3,635.97	3,673.47	3,710.97	3,748.47	4,249.42	4,286.92	4,324.42	4,361.92
INVERSIONES EN VALORES	(14,265.90)	(17.58%)	81,153.27	96,965.69	107,238.96	132,712.71	132,828.24	107,637.31	112,077.27	112,130.30	85,166.73	71,099.40	77,992.45	93,267.47	66,887.36
Locales	(29,075.00)	(94.05%)	30,913.04	30,970.42	14,554.50	14,553.84	9,441.18	20,132.60	12,959.38	7,396.53	7,332.49	7,313.15	7,300.22	7,284.34	1,838.04
Extranjero	14,809.09	29.48%	50,240.23	65,995.26	92,684.46	118,158.87	123,387.06	87,504.71	99,117.89	104,733.77	77,834.24	63,786.24	70,692.24	85,983.13	65,049.32
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	15,326.69	94.64%	16,194.63	17,452.19	17,919.74	21,447.39	24,235.20	24,304.62	26,049.58	27,672.36	25,738.58	28,645.79	31,349.69	31,106.65	31,521.32
Locales	79.12	0.62%	12,857.74	14,100.01	14,214.81	18,352.87	17,602.97	12,479.80	12,229.31	13,994.47	15,202.12	15,163.75	16,425.33	14,740.56	12,936.85
Extranjero	15,247.58	456.94%	3,336.89	3,352.17	3,704.93	3,094.52	6,632.23	11,824.82	13,820.27	13,677.90	10,536.47	13,482.04	14,924.36	16,366.09	18,584.47
TOTAL DE ACTIVOS	76,920.64	11.27%	682,823.23	703,885.04	700,052.79	694,204.16	708,393.17	732,284.84	727,920.24	728,777.63	740,428.27	740,765.55	758,456.41	763,474.19	759,743.86
DEPOSITOS	57,522.37	9.66%	595,744.70	617,757.87	612,069.77	603,981.46	614,091.03	640,372.47	631,085.72	630,437.12	644,314.10	643,195.61	647,240.37	655,899.47	653,267.07
Locales	10,416.11	3.61%	288,594.62	308,311.13	297,456.38	298,215.37	295,864.29	294,557.02	295,606.79	294,974.26	310,479.78	292,977.96	291,891.14	301,498.10	299,010.73

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			2009	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
Oficiales	0.00	0.00%	0.00	0.00	3,000.00	3,000.00	3,000.00	4,000.00	0.00	4,000.00	0.00	0.00	0.00	0.00	0.00
De Particulares	1,217.74	0.44%	277,150.01	296,878.51	283,021.77	283,776.64	281,423.77	276,417.29	279,852.32	278,217.67	301,721.59	284,723.75	278,635.33	285,241.15	278,367.75
A la Vista	8.20	0.01%	67,861.28	71,836.77	67,122.80	66,430.81	65,407.61	60,397.98	62,474.84	62,053.75	71,812.20	62,800.78	63,949.48	69,008.90	67,869.48
A Plazo	(3,145.52)	(1.82%)	173,249.54	181,132.92	173,529.20	176,994.33	174,365.35	173,744.12	176,949.75	170,845.93	183,565.69	175,069.69	169,832.56	170,664.23	170,104.02
De Ahorros	4,355.06	12.08%	36,039.19	43,908.81	42,369.77	40,351.51	41,650.81	42,275.19	40,427.72	45,317.98	46,343.70	46,853.28	44,853.28	45,568.03	40,394.25
De Bancos	9,198.37	80.37%	11,444.61	11,432.62	11,434.60	11,438.73	11,440.52	14,139.73	15,754.48	12,756.59	8,758.18	8,254.22	13,255.82	16,256.94	20,642.98
A la Vista	(13.31)	(100.00%)	13.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	9,211.68	80.58%	11,431.30	11,432.62	11,434.60	11,438.73	11,440.52	14,139.73	15,754.48	12,756.59	8,758.18	8,254.22	13,255.82	16,256.94	20,642.98
Extranjero	47,106.26	15.34%	307,150.08	309,446.74	314,613.40	305,766.09	318,226.74	345,815.45	335,478.92	335,462.86	333,834.32	350,217.64	355,349.23	354,401.38	354,256.34
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	16,263.35	18.55%	87,695.68	82,716.43	84,950.33	91,538.53	85,919.86	92,500.54	94,237.48	92,728.30	95,704.62	93,199.93	97,250.43	105,013.41	103,959.03
A la Vista	2,284.87	38.91%	5,872.73	4,319.23	3,971.26	5,715.99	6,514.17	9,832.80	7,081.27	6,182.57	6,768.78	5,388.14	7,686.29	6,419.86	8,157.59
A Plazo	12,441.72	18.92%	65,752.32	66,143.30	66,683.82	62,551.75	67,726.41	68,446.46	71,464.45	72,649.32	74,439.09	74,915.56	76,830.24	78,123.33	78,194.04
De Ahorros	1,536.77	9.56%	16,070.64	12,253.91	14,295.25	23,270.79	11,679.29	14,221.29	15,691.76	13,896.41	14,496.76	12,896.23	12,733.90	20,470.21	17,607.40
De Bancos	30,842.91	14.05%	219,454.39	226,730.31	229,663.06	214,227.56	232,306.88	253,314.91	241,241.44	242,734.55	238,129.70	257,017.71	258,098.80	249,387.97	250,297.30
A la Vista	5,842.91	23.89%	24,454.39	21,730.31	24,663.06	9,227.56	12,306.88	33,314.91	21,241.44	22,734.55	18,129.70	37,017.71	38,098.80	29,387.97	30,297.30
A Plazo	25,000.00	12.82%	195,000.00	205,000.00	205,000.00	205,000.00	220,000.00	220,000.00	220,000.00	220,000.00	220,000.00	220,000.00	220,000.00	220,000.00	220,000.00
OBLIGACIONES	8,003.61	400.18%	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	0.00	10,003.61	10,003.61	10,003.61
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	8,003.61	400.18%	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	0.00	10,003.61	10,003.61	10,003.61
OTROS PASIVOS	14,095.18	140.12%	10,059.50	9,528.07	11,415.82	13,762.21	17,694.39	20,474.53	24,775.49	24,636.17	21,896.25	25,055.72	27,980.94	24,499.05	24,154.68
Locales	525.59	7.07%	7,431.40	6,537.73	7,822.51	10,738.78	10,599.80	8,669.16	10,861.92	10,888.17	12,313.42	12,300.77	14,736.33	12,244.61	7,956.99
Extranjero	13,569.59	516.33%	2,628.10	2,990.33	3,593.32	3,023.43	7,094.59	11,805.37	13,913.57	13,747.99	9,582.82	12,754.95	13,244.61	12,254.44	16,197.69
PATRIMONIO	(2,700.53)	(3.60%)	75,019.03	74,599.11	74,567.20	74,460.49	74,607.76	69,437.84	70,059.04	71,704.34	72,217.93	72,514.23	73,231.49	73,072.06	72,318.50
Capital	992.42	1.40%	70,772.59	70,772.59	70,772.59	70,772.59	70,772.59	70,765.01	70,707.01	71,766.60	71,765.01	71,765.01	71,765.01	71,765.01	71,765.01
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	(3,006.04)	256.35%	(1,172.65)	4,804.85	4,804.85	4,454.85	4,454.85	(483.13)	(725.09)	(3,347.28)	(3,225.09)	(3,663.14)	(3,663.14)	(3,663.14)	(4,178.69)
Utilidad de Periodo	63.23	1.06%	5,977.51	13.07	(113.55)	(8.19)	161.76	416.15	691.31	3,578.92	4,090.24	4,912.78	5,743.47	5,999.67	6,040.74

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Ganancia o Perdida en Valores Disponible para la Venta	(750.14)	134.33%	(558.41)	(991.40)	(896.69)	(758.76)	(781.44)	(1,260.20)	(614.20)	(293.90)	(412.24)	(500.43)	(613.85)	(1,029.49)	(1,308.56)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	76,920.64	11.27%	682,823.23	703,885.04	700,052.79	694,204.16	708,393.17	732,284.84	727,920.24	728,777.63	740,428.27	740,765.55	758,456.41	763,474.19	759,743.86