

BALANCE DE SITUACION
Towerbank International, Inc.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			2010	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	53,156.02	26.10%	203,633.45	182,357.56	131,224.59	158,240.01	184,892.93	175,484.59	195,946.44	152,713.39	173,122.19	199,443.61	183,339.96	215,152.22	256,789.47
Depositos Locales en Bancos	28,322.51	469.25%	6,035.75	12,312.14	11,546.29	10,354.55	23,603.52	20,556.84	17,566.04	5,683.54	5,198.75	11,255.88	10,893.93	12,262.44	34,358.26
A la Vista	(677.49)	(11.22%)	6,035.75	6,312.14	6,546.29	5,354.41	5,603.52	5,555.37	5,565.34	5,683.54	5,198.75	5,255.47	4,893.57	6,262.44	5,358.26
A Plazo	29,000.00	0.00%	0.00	6,000.00	5,000.00	5,000.13	18,000.00	15,001.48	12,000.70	0.00	0.00	6,000.41	6,000.37	6,000.00	29,000.00
Depositos Extranjeros en Bancos	25,588.53	13.78%	185,712.15	164,552.52	114,559.17	142,557.59	156,303.66	149,472.88	172,254.80	140,641.18	162,300.52	184,323.14	163,286.85	194,947.95	211,300.68
A la Vista	16,470.36	10.33%	159,404.91	138,242.54	109,257.19	134,257.59	151,003.66	143,172.88	168,954.23	140,341.18	159,000.52	178,897.64	162,861.85	194,522.95	175,875.27
A Plazo	9,118.17	34.66%	26,307.25	26,309.99	5,301.98	8,300.00	5,300.00	6,300.00	3,300.57	300.00	3,300.00	5,425.50	425.00	425.00	35,425.42
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	(755.02)	(6.35%)	11,885.55	5,492.89	5,119.13	5,327.87	4,985.75	5,454.87	6,125.61	6,388.67	5,622.93	3,864.59	9,159.17	7,941.82	11,130.53
CARTERA CREDITICIA	22,234.29	4.86%	457,701.73	482,601.82	488,517.58	488,625.39	464,795.75	465,496.13	482,369.09	491,675.69	495,551.11	488,336.34	500,241.82	506,106.74	479,936.02
Locales	43,437.60	16.18%	268,413.27	290,663.72	303,458.84	309,654.30	294,253.02	304,801.84	320,150.03	328,578.81	336,786.40	331,538.39	346,711.21	351,799.91	311,850.87
Extranjero	(20,449.12)	(10.39%)	196,837.01	199,686.71	193,007.42	187,104.36	178,872.50	169,222.38	170,811.10	171,888.98	167,073.81	165,107.10	161,836.53	162,612.79	176,387.89
Menos Provisiones	754.18	9.99%	7,548.56	7,748.62	7,948.67	8,133.26	8,329.76	8,528.10	8,592.04	8,792.09	8,309.10	8,309.15	8,305.91	8,305.96	8,302.74
Locales	1,232.80	38.69%	3,186.64	3,386.70	3,586.75	3,771.34	3,967.84	4,166.17	4,230.12	4,425.75	4,425.80	4,425.85	4,422.61	4,422.66	4,419.44
Extranjero	(478.62)	(10.97%)	4,361.92	4,361.92	4,361.92	4,361.92	4,361.92	4,361.92	4,361.92	4,366.34	3,883.30	3,883.30	3,883.30	3,883.30	3,883.30
INVERSIONES EN VALORES	(11,250.49)	(16.82%)	66,887.36	81,429.00	117,060.85	110,873.95	110,410.83	105,188.13	86,854.77	109,207.29	97,467.66	76,176.60	92,279.88	83,200.76	55,636.88
Locales	9.18	0.50%	1,838.04	1,838.04	1,838.04	1,838.04	1,838.04	1,838.04	1,838.04	1,838.04	1,838.04	1,838.04	1,838.04	1,846.35	1,847.23
Extranjero	(11,259.67)	(17.31%)	65,049.32	79,590.96	115,222.80	109,035.90	108,572.79	103,350.08	85,016.73	107,369.25	95,629.61	74,338.55	90,441.83	81,354.41	53,789.65
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	(7,055.20)	(22.39%)	31,515.10	32,295.42	30,647.43	29,365.27	28,186.89	26,976.12	25,064.71	23,384.43	22,116.68	21,633.58	24,137.71	24,920.35	24,459.89
Locales	1,129.06	8.73%	12,930.63	14,978.34	13,811.10	14,964.10	13,299.14	12,853.18	12,829.20	13,837.98	13,049.00	13,369.96	14,396.21	14,063.73	14,059.70
Extranjero	(8,184.27)	(44.04%)	18,584.47	17,317.08	16,836.32	14,401.18	14,887.75	14,122.95	12,235.51	9,546.45	9,067.68	8,263.62	9,741.50	10,856.63	10,400.20
TOTAL DE ACTIVOS	57,084.62	7.51%	759,737.64	778,683.80	767,450.45	787,104.63	788,286.41	773,144.97	790,235.00	776,980.81	788,257.64	785,590.12	799,999.37	829,380.07	816,822.26
DEPOSITOS	33,558.52	5.14%	653,267.07	668,896.09	658,079.04	679,758.64	692,089.31	674,401.35	698,126.08	684,681.94	683,452.88	678,136.97	675,419.00	703,193.73	686,825.59
Locales	(11,985.32)	(4.01%)	299,010.73	302,750.45	293,414.90	283,317.77	279,389.59	276,873.63	295,490.37	292,371.86	282,777.33	274,783.61	279,990.07	295,982.38	287,025.41

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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	(23,942.48)	(8.60%)	278,367.75	281,623.96	270,287.53	261,689.11	260,760.88	259,744.17	273,459.84	265,390.48	257,794.99	253,750.97	256,956.75	264,247.96	254,425.27
A la Vista	(12,438.68)	(18.33%)	67,869.48	68,538.09	61,014.55	57,916.88	56,521.49	57,585.37	63,229.89	54,914.07	48,553.59	48,467.83	53,280.25	56,214.08	55,430.80
A Plazo	(17,166.31)	(10.09%)	170,104.02	171,028.35	166,487.08	159,407.33	158,069.62	157,416.86	161,893.42	166,003.79	164,389.28	161,853.92	159,718.85	161,582.15	152,937.72
De Ahorros	5,662.51	14.02%	40,394.25	42,057.52	42,785.91	44,364.90	46,169.77	44,741.95	48,336.53	44,472.62	44,852.12	43,429.22	43,957.65	46,451.73	46,056.76
De Bancos	11,957.16	57.92%	20,642.98	21,126.49	23,127.37	21,628.67	18,628.71	17,129.46	22,030.54	26,981.37	24,982.34	21,032.64	23,033.32	31,734.42	32,600.14
A la Vista	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
A Plazo	11,957.16	57.92%	20,642.98	21,126.49	23,127.37	21,628.67	18,628.71	17,129.46	22,030.54	26,981.37	24,982.34	21,032.64	23,033.32	31,734.42	32,600.14
Extranjero	45,543.84	12.86%	354,256.34	366,145.65	364,664.14	396,440.87	412,699.72	397,527.72	402,635.70	392,310.08	400,675.55	403,353.36	395,428.92	407,211.35	399,800.18
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	12,343.63	11.87%	103,959.03	117,794.83	116,250.84	114,932.89	116,370.31	110,591.55	114,684.64	109,162.72	109,164.15	106,872.24	104,526.37	112,208.61	116,302.67
A la Vista	370.28	4.54%	8,157.59	8,677.76	6,379.58	7,276.31	6,769.20	7,168.67	7,109.69	8,907.79	8,371.20	11,992.39	6,925.27	9,215.10	8,527.88
A Plazo	14,765.99	18.88%	78,194.04	86,496.97	86,790.94	82,419.73	80,765.82	80,930.50	80,718.67	82,193.78	81,967.72	82,222.07	84,339.76	90,877.87	92,960.03
De Ahorros	(2,792.64)	(15.86%)	17,607.40	22,620.10	23,080.31	25,236.86	28,835.29	22,492.38	26,856.28	18,061.15	18,825.23	12,657.77	13,261.35	12,115.65	14,814.76
De Bancos	33,200.21	13.26%	250,297.30	248,350.81	248,413.30	281,507.98	296,329.41	286,936.17	287,951.06	283,147.37	291,511.40	296,481.12	290,902.55	295,002.74	283,497.51
A la Vista	38,200.21	126.08%	30,297.30	28,350.81	28,413.30	61,507.98	76,329.41	66,936.17	67,951.06	63,147.37	71,511.40	76,481.12	70,902.55	80,002.74	68,497.51
A Plazo	(5,000.00)	(2.27%)	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	220,000.00	220,000.00	215,000.00	215,000.00
OBLIGACIONES	28,327.87	283.18%	10,003.61	9,803.61	9,803.61	9,803.61	0.00	0.00	0.00	0.00	13,160.99	18,160.99	33,160.99	33,160.99	38,331.48
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	28,327.87	283.18%	10,003.61	9,803.61	9,803.61	9,803.61	0.00	0.00	0.00	0.00	13,160.99	18,160.99	33,160.99	33,160.99	38,331.48
OTROS PASIVOS	(3,401.98)	(14.13%)	24,077.90	27,311.83	26,604.84	24,614.97	25,110.57	27,339.26	20,884.32	20,516.82	20,278.35	19,422.75	20,428.38	22,592.76	20,675.92
Locales	1,903.09	24.15%	7,880.21	12,275.92	10,003.40	12,137.75	8,495.88	13,542.77	8,168.28	11,374.68	11,037.81	10,582.17	10,027.79	12,302.98	9,783.30
Extranjero	(5,305.07)	(32.75%)	16,197.69	15,035.91	16,601.44	12,477.22	16,614.69	13,796.49	12,716.04	9,142.14	9,240.54	8,840.59	10,400.59	10,289.78	10,892.62
PATRIMONIO	(1,399.79)	(1.93%)	72,389.06	72,672.26	72,962.96	72,927.41	71,086.53	71,404.36	71,224.61	71,782.05	71,365.43	69,869.41	70,991.01	70,432.59	70,989.27
Capital	0.00	0.00%	71,765.01	71,765.01	71,765.01	71,765.01	71,765.01	71,765.01	71,765.01	71,765.01	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	(1,447.67)	34.64%	(4,178.69)	1,932.61	1,932.61	1,501.36	(4,308.64)	(4,308.64)	(4,749.48)	(4,749.48)	(4,749.48)	(5,190.31)	(5,190.31)	(5,190.31)	(5,626.35)
Utilidad de Periodo	818.88	13.40%	6,111.29	283.34	373.38	707.83	4,676.74	4,897.40	5,209.77	5,478.70	5,749.55	6,050.20	6,242.39	6,439.95	6,930.17

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Ganancia o Perdida en Valores Disponible para la Venta	(771.01)	58.92%	(1,308.56)	(1,308.70)	(1,108.05)	(1,046.79)	(1,046.58)	(949.42)	(1,000.70)	(712.18)	(1,399.66)	(2,755.49)	(1,826.09)	(2,582.06)	(2,079.56)
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	57,084.62	7.51%	759,737.64	778,683.80	767,450.45	787,104.63	788,286.41	773,144.97	790,235.00	776,980.81	788,257.64	785,590.12	799,999.37	829,380.07	816,822.26