

**BALANCE DE SITUACION**  
**Towerbank International, Inc.**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2012												
			2011	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(20,037.64)	(7.80%)	256,789.47	218,494.36	218,244.29	202,587.09	186,997.46	218,769.31	233,904.59	214,853.93	223,701.75	235,150.30	243,749.11	237,701.62	236,751.83
Depositos Locales en Bancos	(6,296.53)	(18.33%)	34,358.26	17,255.76	15,775.87	14,621.82	15,218.44	19,467.28	16,576.09	14,158.80	25,934.10	19,550.82	22,064.04	22,239.51	28,061.72
A la Vista	(314.01)	(5.86%)	5,358.26	5,255.50	6,775.87	5,621.63	6,216.79	7,464.88	4,571.60	5,153.75	11,928.82	5,543.02	7,053.93	5,226.01	5,044.25
A Plazo	(5,982.52)	(20.63%)	29,000.00	12,000.26	9,000.00	9,000.19	9,001.65	12,002.40	12,004.49	9,005.04	14,005.27	14,007.80	15,010.11	17,013.50	23,017.48
Depositos Extranjeros en Bancos	(9,973.12)	(4.72%)	211,300.68	194,040.70	197,031.48	182,807.57	161,796.98	193,571.88	209,484.07	194,988.74	192,586.13	206,929.14	215,823.68	208,789.80	201,327.56
A la Vista	17,027.30	9.68%	175,875.27	188,615.70	191,605.88	176,381.65	161,371.98	193,146.88	209,059.07	189,563.74	192,161.13	206,504.14	207,398.68	208,364.80	192,902.56
A Plazo	(27,000.42)	(76.22%)	35,425.42	5,425.00	5,425.60	6,425.92	425.00	425.00	425.00	5,425.00	425.00	425.00	8,425.00	425.00	8,425.00
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	(3,767.98)	(33.85%)	11,130.53	7,197.91	5,436.94	5,157.70	9,982.04	5,730.16	7,844.43	5,706.39	5,181.53	8,670.35	5,861.40	6,672.31	7,362.55
CARTERA CREDITICIA	119,620.56	24.92%	479,936.02	509,939.48	515,743.32	514,739.52	527,047.08	526,456.88	532,845.79	534,564.88	559,822.65	567,482.94	602,680.32	622,673.90	599,556.58
Locales	113,820.75	36.50%	311,850.87	347,490.87	350,050.25	355,764.08	355,848.34	357,839.98	370,564.34	374,689.10	394,140.87	409,096.04	429,460.71	430,331.80	425,671.63
Extranjero	7,016.74	3.98%	176,387.89	170,951.40	174,395.91	167,770.76	180,086.56	177,604.78	171,369.38	169,057.73	174,963.35	167,767.22	182,700.43	201,864.87	183,404.63
Menos Provisiones	1,216.93	14.66%	8,302.74	8,502.79	8,702.84	8,795.33	8,887.83	8,987.88	9,087.93	9,181.96	9,281.57	9,380.32	9,480.82	9,522.76	9,519.67
Locales	1,216.93	27.54%	4,419.44	4,619.49	4,819.54	4,912.02	5,004.53	5,104.58	5,204.63	5,298.66	5,398.27	5,497.02	5,597.52	5,639.46	5,636.37
Extranjero	0.00	0.00%	3,883.30	3,883.30	3,883.30	3,883.30	3,883.30	3,883.30	3,883.30	3,883.30	3,883.30	3,883.30	3,883.30	3,883.30	3,883.30
INVERSIONES EN VALORES	(14,500.50)	(26.06%)	55,636.88	97,263.10	86,517.70	124,205.40	123,243.86	98,060.52	95,479.76	91,443.38	69,392.23	64,516.76	45,836.26	40,845.33	41,136.37
Locales	(499.18)	(27.02%)	1,847.23	1,842.63	1,846.85	36,148.04	36,223.04	36,073.04	35,848.04	35,998.04	17,448.33	14,515.54	1,348.04	1,348.04	1,348.04
Extranjero	(14,001.32)	(26.03%)	53,789.65	95,420.47	84,670.84	88,057.35	87,020.82	61,987.48	59,631.71	55,445.34	51,943.90	50,001.22	44,488.21	39,497.28	39,788.33
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	8,042.26	32.88%	24,459.89	27,162.56	28,596.02	30,114.32	28,502.45	30,662.55	29,120.95	31,729.15	33,689.78	36,564.31	33,217.17	34,124.34	32,502.16
Locales	11,547.20	82.13%	14,059.70	16,067.77	16,682.40	19,255.77	18,908.39	21,457.29	22,563.38	22,123.58	23,349.93	25,560.89	23,854.93	25,046.83	25,606.89
Extranjero	(3,504.93)	(33.70%)	10,400.20	11,094.80	11,913.62	10,858.55	9,594.06	9,205.26	6,557.57	9,605.57	10,339.85	11,003.42	9,362.24	9,077.52	6,895.26
TOTAL DE ACTIVOS	93,124.68	11.40%	816,822.26	852,859.50	849,101.32	871,646.33	865,790.86	873,949.27	891,351.08	872,591.34	886,606.41	903,714.32	925,482.86	935,345.20	909,946.94
DEPOSITOS	58,991.70	8.59%	686,825.59	716,863.17	723,493.76	754,103.29	758,933.25	765,785.11	781,492.93	759,098.72	768,452.07	770,747.89	781,925.52	780,927.26	745,817.29
Locales	71,856.88	25.04%	287,025.41	298,832.07	304,504.86	325,215.29	314,370.44	326,658.48	332,187.55	316,429.94	322,344.76	317,596.68	328,996.04	323,729.32	358,882.29

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	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	56,987.73	22.40%	254,425.27	269,930.56	281,603.57	297,213.79	292,364.94	303,652.98	301,180.01	289,422.54	294,334.74	282,622.43	288,021.19	287,753.11	311,413.00
A la Vista	12,185.50	21.98%	55,430.80	64,096.03	64,987.73	67,567.93	61,930.39	70,625.27	72,707.66	64,749.71	69,528.61	66,577.92	65,386.56	63,330.84	67,616.30
A Plazo	34,800.66	22.75%	152,937.72	157,313.31	163,492.23	175,757.77	176,954.82	179,142.60	173,804.92	164,045.34	155,726.19	156,404.46	163,154.51	166,520.09	187,738.37
De Ahorros	10,001.58	21.72%	46,056.76	48,521.22	53,123.61	53,888.08	53,479.73	53,885.11	54,667.44	60,627.48	69,079.93	59,640.05	59,480.13	57,902.17	56,058.33
De Bancos	14,869.15	45.61%	32,600.14	28,901.50	22,901.29	28,001.50	22,005.50	23,005.50	31,007.54	27,007.40	28,010.02	34,974.25	40,974.85	35,976.21	47,469.29
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	14,869.15	45.61%	32,600.14	28,901.50	22,901.29	28,001.50	22,005.50	23,005.50	31,007.54	27,007.40	28,010.02	34,974.25	40,974.85	35,976.21	47,469.29
Extranjero	(12,865.18)	(3.22%)	399,800.18	418,031.11	418,988.90	428,888.00	444,562.81	439,126.63	449,305.38	442,668.78	446,107.31	453,151.21	452,929.48	457,197.94	386,935.00
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	12,062.65	10.37%	116,302.67	120,083.85	115,137.77	122,718.66	132,864.99	126,966.45	131,477.41	128,753.59	128,077.40	125,544.49	122,314.20	122,654.30	128,365.31
A la Vista	2,825.67	33.13%	8,527.88	7,962.77	8,476.35	8,324.89	11,688.20	12,735.00	15,301.46	10,072.57	9,007.12	10,957.64	11,319.47	9,743.21	11,353.55
A Plazo	4,065.63	4.37%	92,960.03	92,474.20	92,433.70	98,479.75	100,497.29	99,106.02	97,525.66	100,351.24	100,868.55	100,420.97	95,924.39	96,751.15	97,025.66
De Ahorros	5,171.35	34.91%	14,814.76	19,646.88	14,227.73	15,914.02	20,679.49	15,125.43	18,650.29	18,329.78	18,201.72	14,165.88	15,070.34	16,159.94	19,986.11
De Bancos	(24,927.83)	(8.79%)	283,497.51	297,947.25	303,851.13	306,169.34	311,697.82	312,160.18	317,827.98	313,915.19	318,029.92	327,606.72	330,615.28	334,543.64	258,569.69
A la Vista	(7,927.83)	(11.57%)	68,497.51	82,947.25	88,851.13	91,069.34	51,697.82	52,160.18	59,827.98	55,915.19	62,029.92	51,606.72	54,615.28	86,543.64	60,569.69
A Plazo	(17,000.00)	(7.91%)	215,000.00	215,000.00	215,000.00	215,100.00	260,000.00	260,000.00	258,000.00	258,000.00	256,000.00	276,000.00	276,000.00	248,000.00	198,000.00
OBLIGACIONES	15,571.67	40.62%	38,331.48	38,331.48	25,170.49	24,170.49	14,170.49	14,170.49	9,000.00	9,000.00	21,000.00	32,968.33	45,407.16	51,404.48	53,903.14
Locales	12,903.14	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,968.33	11,407.16	12,404.48	12,903.14
Extranjero	2,668.52	6.96%	38,331.48	38,331.48	25,170.49	24,170.49	14,170.49	14,170.49	9,000.00	9,000.00	21,000.00	24,000.00	34,000.00	39,000.00	41,000.00
OTROS PASIVOS	10,635.51	51.07%	20,826.57	25,919.50	28,094.86	21,524.14	20,778.28	21,029.13	28,269.87	30,713.56	22,868.66	25,579.39	23,827.67	28,325.17	31,462.07
Locales	12,724.18	128.09%	9,933.95	12,236.29	13,399.89	9,575.89	10,601.39	10,702.61	20,151.76	20,100.48	11,021.16	13,084.33	12,872.77	17,880.32	22,658.13
Extranjero	(2,088.67)	(19.18%)	10,892.62	13,683.21	14,694.98	11,948.25	10,176.89	10,326.53	8,118.11	10,613.07	11,847.50	12,495.06	10,954.90	10,444.85	8,803.95
PATRIMONIO	7,925.81	11.19%	70,838.63	71,745.35	72,342.20	71,848.41	71,908.84	72,964.54	72,588.28	73,779.06	74,285.68	74,418.71	74,322.51	74,688.29	78,764.43
Capital	7,200.00	10.03%	71,765.01	71,765.01	71,765.01	71,765.01	71,765.01	74,965.01	74,965.01	74,965.01	74,965.01	74,965.01	74,965.01	74,965.01	78,965.01
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	255.78	(4.55%)	(5,626.35)	1,153.18	1,153.18	717.13	717.13	(4,212.87)	(4,493.70)	(4,493.70)	(4,493.70)	(4,934.53)	(4,934.53)	(4,934.53)	(5,370.57)
Utilidad de Periodo	(613.73)	(9.05%)	6,779.53	131.82	286.50	525.80	625.77	4,452.18	4,634.16	4,903.48	5,139.90	5,427.32	5,690.21	5,992.51	6,165.80

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	1,083.76	(52.11%)	(2,079.56)	(1,304.66)	(862.49)	(1,159.54)	(1,199.08)	(2,239.79)	(2,517.20)	(1,595.73)	(1,325.54)	(1,039.09)	(1,398.18)	(1,334.70)	(995.80)
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
<b>PASIVO Y PATRIMONIO</b>	<b>93,124.68</b>	<b>11.40%</b>	<b>816,822.26</b>	<b>852,859.50</b>	<b>849,101.32</b>	<b>871,646.33</b>	<b>865,790.86</b>	<b>873,949.27</b>	<b>891,351.08</b>	<b>872,591.34</b>	<b>886,606.41</b>	<b>903,714.32</b>	<b>925,482.86</b>	<b>935,345.20</b>	<b>909,946.94</b>