

TOWERBANK INTERNATIONAL, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(29,453.58)	(12.44%)	236,751.83	214,721.82	188,625.82	183,572.41	163,612.99	131,944.38	142,141.47	149,400.42	167,059.42	197,549.30	212,480.65	219,206.07	207,298.25
Depositos Locales en Bancos	15,255.97	54.37%	28,061.72	33,973.92	32,078.17	34,015.74	35,198.59	22,561.55	20,593.05	20,808.23	42,424.84	24,196.37	35,178.71	34,380.99	43,317.69
A la Vista	2,257.05	44.75%	5,044.25	6,952.30	5,063.35	5,996.52	7,172.33	5,541.84	6,575.65	6,788.90	26,403.46	6,172.78	6,151.32	6,360.66	7,301.30
A Plazo	12,998.92	56.47%	23,017.48	27,021.63	27,014.81	28,019.23	28,026.26	17,019.71	14,017.40	14,019.33	16,021.38	18,023.59	29,027.39	28,020.32	36,016.39
Depositos Extranjeros en Bancos	(44,329.49)	(22.02%)	201,327.56	174,125.06	149,989.53	142,870.98	121,588.15	105,137.93	114,800.09	119,920.60	116,802.27	161,606.07	169,997.12	178,214.49	156,998.07
A la Vista	(47,329.49)	(24.54%)	192,902.56	156,699.41	133,563.29	126,444.45	116,161.61	101,712.93	114,375.09	119,495.60	116,377.27	156,181.07	156,572.04	166,789.49	145,573.07
A Plazo	3,000.00	35.61%	8,425.00	17,425.66	16,426.24	16,426.53	5,426.54	3,425.00	425.00	425.00	425.00	5,425.00	13,425.08	11,425.00	11,425.00
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	(380.05)	(5.16%)	7,362.55	6,622.83	6,558.13	6,685.68	6,826.24	4,244.90	6,748.33	8,671.60	7,832.31	11,746.86	7,304.82	6,610.60	6,982.49
CARTERA CREDITICIA	38,330.59	6.40%	599,212.22	619,037.54	614,859.70	629,051.05	628,699.35	616,762.53	618,299.24	640,450.13	639,931.74	633,704.05	639,787.37	648,282.92	637,542.81
Locales	53,177.51	12.49%	425,671.63	440,800.57	435,630.78	440,364.82	441,728.96	435,503.36	423,091.55	441,990.62	453,825.03	458,854.71	464,197.99	469,979.12	478,849.14
Extranjero	(15,764.14)	(8.60%)	183,404.63	188,200.98	189,292.93	198,849.00	197,229.63	191,614.98	203,668.93	207,015.16	194,764.04	183,508.34	184,377.07	187,166.39	167,640.49
Menos Provisiones	(917.22)	(9.30%)	9,864.03	9,964.01	10,064.01	10,162.77	10,259.24	10,355.82	8,461.24	8,555.65	8,657.32	8,658.99	8,787.69	8,862.58	8,946.82
Locales	(1,172.40)	(20.80%)	5,636.37	5,736.35	5,836.35	5,935.11	6,031.57	6,128.16	5,535.61	5,630.03	5,731.70	4,655.15	4,783.85	4,858.74	4,463.98
Extranjero	255.18	6.04%	4,227.66	4,227.66	4,227.66	4,227.66	4,227.66	4,227.66	2,925.63	2,925.63	2,925.63	4,003.84	4,003.84	4,003.84	4,482.84
INVERSIONES EN VALORES	56,323.39	136.92%	41,136.37	44,043.28	76,520.16	81,041.29	110,270.37	122,455.89	120,041.70	115,140.06	109,108.15	88,641.89	92,764.13	88,355.81	97,459.76
Locales	10,180.42	755.20%	1,348.04	1,348.04	4,361.65	6,746.65	7,746.65	7,748.65	7,717.47	7,717.47	7,717.47	7,578.47	7,578.47	7,578.47	11,528.47
Extranjero	46,142.97	115.97%	39,788.33	42,695.24	72,158.51	74,294.64	102,523.73	114,707.24	112,324.23	107,422.60	101,390.68	81,063.42	85,185.66	80,777.34	85,931.29
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	(3,557.09)	(11.11%)	32,021.33	31,950.73	31,583.33	31,924.37	33,536.17	35,516.80	34,128.61	36,007.00	35,846.86	37,944.04	37,334.99	36,450.07	28,464.24
Locales	(4,222.66)	(16.81%)	25,126.07	27,563.73	27,034.92	26,391.05	28,121.63	28,513.53	26,722.79	26,256.81	26,906.98	28,461.47	27,705.68	27,461.17	20,903.40
Extranjero	665.57	9.65%	6,895.26	4,386.99	4,548.40	5,533.31	5,414.54	7,003.27	7,405.82	9,750.20	8,939.88	9,482.58	9,629.30	8,988.90	7,560.84
TOTAL DE ACTIVOS	61,643.31	6.78%	909,121.76	909,753.36	911,589.01	925,589.11	936,118.88	906,679.60	914,611.02	940,997.62	951,946.17	957,839.28	982,367.14	992,294.87	970,765.07
DEPOSITOS	74,855.33	10.04%	745,817.29	749,526.98	749,697.84	764,749.90	777,731.89	758,080.50	764,781.26	785,207.68	795,996.27	800,675.09	824,366.39	834,151.23	820,672.62
Locales	36,116.10	10.06%	358,882.29	368,409.75	368,539.45	367,759.85	377,128.66	361,619.44	364,671.77	375,608.94	380,804.61	382,186.96	392,141.09	383,982.12	394,998.39

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			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	49,681.90	15.95%	311,413.00	322,938.83	324,068.51	320,789.16	328,656.46	327,596.08	326,698.88	327,130.04	332,823.62	336,708.01	343,281.70	338,125.91	361,094.90
A la Vista	30,964.40	45.79%	67,616.30	69,282.57	68,812.59	69,449.20	75,636.15	67,785.54	67,524.21	65,234.57	78,661.34	78,675.78	83,722.72	80,156.85	98,580.70
A Plazo	12,727.60	6.78%	187,738.37	190,624.93	194,416.38	190,109.18	192,903.07	204,381.34	202,821.63	205,269.35	198,796.42	200,372.50	200,503.80	200,567.07	200,465.98
De Ahorros	5,989.90	10.69%	56,058.33	63,031.33	60,839.54	61,230.77	60,117.23	55,429.20	56,353.04	56,626.12	55,365.87	57,659.73	59,055.19	57,401.99	62,048.23
De Bancos	(13,565.80)	(28.58%)	47,469.29	45,470.92	44,470.95	46,970.69	48,472.20	34,023.36	37,972.89	48,478.91	47,980.99	45,478.95	48,859.38	45,856.21	33,903.49
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	(13,565.80)	(28.58%)	47,469.29	45,470.92	44,470.95	46,970.69	48,472.20	34,023.36	37,972.89	48,478.91	47,980.99	45,478.95	48,859.38	45,856.21	33,903.49
Extranjero	38,739.23	10.01%	386,935.00	381,117.23	381,158.39	396,990.05	400,603.23	396,461.06	400,109.50	409,598.73	415,191.66	418,488.13	432,225.30	450,169.11	425,674.23
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	27,658.38	21.55%	128,365.31	128,272.71	127,525.92	134,342.23	131,622.37	134,323.20	140,469.76	144,389.79	142,954.85	146,422.98	150,002.61	154,631.35	156,023.69
A la Vista	4,540.62	39.99%	11,353.55	12,454.40	12,746.26	15,768.01	14,504.76	15,365.42	18,624.42	15,195.97	15,361.63	15,592.32	17,393.58	17,282.78	15,894.17
A Plazo	28,486.06	29.36%	97,025.66	98,004.47	99,070.33	101,997.33	102,659.54	103,660.08	105,490.00	113,238.73	112,327.73	113,762.44	115,459.12	120,892.77	125,511.72
De Ahorros	(5,368.30)	(26.86%)	19,986.11	17,813.85	15,709.33	16,576.90	14,458.07	15,297.70	16,355.35	15,955.08	15,265.48	17,068.22	17,149.91	16,455.80	14,617.81
De Bancos	11,080.85	4.29%	258,569.69	252,844.51	253,632.47	262,647.81	268,980.86	262,137.86	259,639.73	265,208.94	272,236.81	272,065.15	282,222.69	295,537.76	269,650.54
A la Vista	15,980.85	26.38%	60,569.69	54,844.51	55,632.47	44,647.81	50,980.86	44,137.86	41,639.73	22,208.94	29,236.81	69,065.15	89,222.69	102,437.76	76,550.54
A Plazo	(4,900.00)	(2.47%)	198,000.00	198,000.00	198,000.00	218,000.00	218,000.00	218,000.00	218,000.00	243,000.00	243,000.00	203,000.00	193,000.00	193,100.00	193,100.00
OBLIGACIONES	(7,403.14)	(13.73%)	53,903.14	57,895.52	60,413.77	60,688.24	51,688.24	46,703.83	52,711.62	58,193.98	56,883.70	53,762.35	55,036.18	54,500.00	46,500.00
Locales	7,096.86	55.00%	12,903.14	15,745.52	18,263.77	15,538.24	13,538.24	13,553.83	18,561.62	18,569.42	18,577.21	19,955.85	25,000.00	25,000.00	20,000.00
Extranjero	(14,500.00)	(35.37%)	41,000.00	42,150.00	42,150.00	45,150.00	38,150.00	33,150.00	34,150.00	39,624.56	38,306.50	33,806.50	30,036.18	29,500.00	26,500.00
OTROS PASIVOS	(5,451.22)	(17.65%)	30,892.07	23,366.89	22,508.76	21,106.81	26,857.14	23,217.54	20,887.69	20,325.36	22,517.84	26,250.70	24,497.18	25,311.12	25,440.85
Locales	(4,978.20)	(22.54%)	22,088.13	16,349.30	15,644.02	13,161.18	19,836.57	16,070.11	12,824.70	11,729.29	14,077.76	17,638.23	16,145.29	16,300.12	17,109.93
Extranjero	(473.02)	(5.37%)	8,803.95	7,017.60	6,864.74	7,945.63	7,020.57	7,147.43	8,062.99	8,596.06	8,440.08	8,612.46	8,351.89	9,011.00	8,330.93
PATRIMONIO	(357.66)	(0.46%)	78,509.25	78,963.97	78,968.64	79,044.15	79,841.61	78,677.73	76,230.44	77,270.60	76,548.36	77,151.15	78,467.38	78,332.52	78,151.59
Capital	0.00	0.00%	78,965.01	78,965.01	78,965.01	78,965.01	78,965.01	78,965.01	78,965.01	78,965.01	78,965.01	78,965.01	78,965.01	78,965.01	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	1,134.65	(21.13%)	(5,370.57)	540.04	540.04	108.79	108.79	(2,918.21)	(3,359.05)	(3,359.05)	(3,359.05)	(3,799.88)	(3,799.88)	(3,799.88)	(4,235.92)
Utilidad de Periodo	134.27	2.27%	5,910.61	435.38	736.79	1,296.57	1,764.80	4,610.47	4,899.62	5,233.47	5,486.09	5,713.33	5,797.50	6,005.48	6,044.88

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Ganancia o Perdida en Valores Disponibles para la Venta	(1,626.58)	163.34%	(995.80)	(976.45)	(1,273.20)	(1,326.22)	(996.99)	(1,979.54)	(4,275.14)	(3,568.84)	(4,543.70)	(3,727.32)	(2,495.25)	(2,838.09)	(2,622.38)
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	61,643.31	6.78%	909,121.76	909,753.36	911,589.01	925,589.11	936,118.88	906,679.60	914,611.02	940,997.62	951,946.17	957,839.28	982,367.14	992,294.87	970,765.07