

**TOWERBANK INTERNATIONAL, INC.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2013 A DICIEMBRE 2014**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2014												
			2013	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	(51,120.74)	(24.66%)	207,298.25	180,438.29	172,912.98	166,009.09	188,591.53	204,211.31	195,226.16	223,674.34	228,981.32	201,908.68	196,144.98	208,574.27	156,177.51
Depositos Locales en Bancos	(9,570.30)	(22.09%)	43,317.69	43,725.93	37,454.37	35,031.15	35,462.78	39,683.68	42,096.78	47,329.17	51,223.86	48,649.44	40,110.07	31,583.21	33,747.39
A la Vista	524.79	7.19%	7,301.30	8,712.55	6,444.08	8,023.28	7,459.18	7,678.95	10,088.05	9,315.40	13,205.82	9,626.42	6,085.96	8,563.89	7,826.09
A Plazo	(10,095.09)	(28.03%)	36,016.39	35,013.39	31,010.29	27,007.87	28,003.59	32,004.73	32,008.73	38,013.77	38,018.04	39,023.01	34,024.11	23,019.31	25,921.30
Depositos Extranjeros en Bancos	(44,491.16)	(28.34%)	156,998.07	129,599.18	126,559.53	122,790.87	143,812.13	155,685.68	145,141.88	169,627.69	168,617.12	146,093.42	146,067.61	167,627.39	112,506.92
A la Vista	(33,491.16)	(23.01%)	145,573.07	123,174.18	124,634.53	121,365.87	140,387.13	152,260.68	136,716.71	161,201.47	160,190.32	137,665.71	145,642.61	167,202.39	112,081.92
A Plazo	(11,000.00)	(96.28%)	11,425.00	6,425.00	1,925.00	1,425.00	3,425.00	3,425.00	8,425.18	8,426.22	8,426.80	8,427.71	425.00	425.00	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	2,940.71	42.12%	6,982.49	7,113.17	8,899.08	8,187.08	9,316.62	8,841.95	7,987.50	6,717.48	9,140.34	7,165.83	9,967.30	9,363.67	9,923.21
CARTERA CREDITICIA	78,165.53	12.26%	637,542.81	652,869.79	673,615.74	670,472.62	667,780.87	665,275.67	650,613.76	663,212.50	676,752.61	680,927.85	696,605.93	706,855.53	715,708.34
Locales	64,234.07	13.41%	478,849.14	483,041.53	493,409.61	496,083.86	494,777.68	498,816.51	492,757.87	505,337.65	515,603.48	527,717.23	535,088.39	536,663.43	543,083.21
Extranjero	8,330.68	4.97%	167,640.49	178,777.16	189,248.97	183,333.67	181,949.67	175,361.30	165,610.95	161,733.78	165,010.15	157,069.30	165,378.83	174,035.68	175,971.17
Menos Provisiones	(5,600.78)	(62.60%)	8,946.82	8,948.90	9,042.83	8,944.91	8,946.49	8,902.14	7,755.06	3,858.93	3,861.02	3,858.68	3,861.29	3,843.59	3,346.03
Locales	(2,160.78)	(48.40%)	4,463.98	4,466.06	4,559.99	4,462.07	4,463.65	3,334.34	4,270.50	2,270.52	2,340.73	2,338.39	2,341.00	2,323.30	2,303.19
Extranjero	(3,440.00)	(76.74%)	4,482.84	4,482.84	4,482.84	4,482.84	4,482.84	5,567.80	3,484.55	1,588.41	1,520.29	1,520.29	1,520.29	1,520.29	1,042.84
INVERSIONES EN VALORES	(4,795.11)	(4.92%)	97,459.76	95,622.72	89,372.75	86,267.62	82,560.94	86,957.09	89,536.44	92,216.90	91,862.92	100,197.60	97,980.17	95,835.82	92,664.65
Locales	9,694.95	84.10%	11,528.47	11,605.13	10,521.13	11,665.47	12,667.47	19,167.47	25,167.47	25,169.87	25,170.87	25,173.42	25,173.42	23,173.42	21,223.42
Extranjero	(14,490.06)	(16.86%)	85,931.29	84,017.59	78,851.62	74,602.15	69,893.47	67,789.62	64,368.97	67,047.03	66,692.05	75,024.19	72,806.75	72,662.40	71,441.23
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	(158.30)	(0.56%)	28,220.94	31,545.51	33,799.11	34,559.61	30,594.12	28,046.45	25,043.78	25,309.07	26,092.63	29,967.53	29,015.96	28,918.24	28,062.64
Locales	3,353.77	16.23%	20,660.11	21,654.95	23,146.74	23,415.45	21,968.27	22,419.41	22,240.56	23,501.77	24,131.41	27,946.36	24,802.86	24,551.28	24,013.88
Extranjero	(3,512.08)	(46.45%)	7,560.84	9,890.56	10,652.37	11,144.16	8,625.86	5,627.04	2,803.23	1,807.30	1,961.22	2,021.17	4,213.09	4,366.96	4,048.76
TOTAL DE ACTIVOS	22,091.37	2.28%	970,521.77	960,476.31	969,700.58	957,308.93	969,527.45	984,490.52	960,420.14	1,004,412.80	1,023,689.47	1,013,001.65	1,019,747.03	1,040,183.86	992,613.14
DEPOSITOS	(5,001.46)	(0.61%)	820,672.62	805,557.76	815,648.09	812,522.49	827,780.43	836,124.92	816,077.68	857,944.28	889,673.81	885,208.74	898,363.66	913,385.59	815,671.16
Locales	8,990.72	2.28%	394,998.39	389,264.30	390,544.69	392,456.49	402,642.90	415,177.92	403,861.68	424,714.25	417,844.62	408,283.34	410,421.47	409,158.72	403,989.11

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			2013 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	(20,986.69)	(5.81%)	361,094.90	350,936.74	346,265.87	353,180.07	352,366.15	357,250.42	350,288.35	365,441.01	360,518.49	356,458.85	353,096.12	349,827.53	340,108.21
A la Vista	(17,057.36)	(17.30%)	98,580.70	89,419.52	85,948.17	91,678.57	88,855.56	85,764.01	84,195.71	93,182.18	83,650.76	86,871.47	87,146.32	83,981.49	81,523.33
A Plazo	(9,115.62)	(4.55%)	200,465.98	200,139.85	200,833.32	199,375.93	199,449.62	207,318.86	203,366.75	201,151.83	206,009.01	200,918.96	201,601.02	200,279.73	191,350.35
De Ahorros	5,186.29	8.36%	62,048.23	61,377.36	59,484.38	62,125.57	64,060.97	64,167.55	62,725.89	71,107.01	70,858.72	68,668.42	64,348.78	65,566.31	67,234.53
De Bancos	29,977.41	88.42%	33,903.49	38,327.57	44,278.82	39,276.42	50,276.75	57,927.50	53,573.33	59,273.24	57,326.13	51,824.49	57,325.35	59,331.19	63,880.90
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	29,977.41	88.42%	33,903.49	38,327.57	44,278.82	39,276.42	50,276.75	57,927.50	53,573.33	59,273.24	57,326.13	51,824.49	57,325.35	59,331.19	63,880.90
Extranjero	(13,992.18)	(3.29%)	425,674.23	416,293.45	425,103.40	420,066.00	425,137.53	420,946.99	412,216.00	433,230.03	471,829.19	476,925.40	487,942.19	504,226.87	411,682.04
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	(9,373.89)	(6.01%)	156,023.69	155,961.48	161,823.08	161,243.52	161,387.63	149,920.86	151,538.90	159,520.62	153,949.00	142,935.24	136,986.99	150,751.22	146,649.80
A la Vista	(2,408.58)	(15.15%)	15,894.17	12,559.46	13,878.91	13,128.88	13,423.25	9,836.54	10,995.93	18,806.71	16,545.25	17,778.39	10,897.71	19,381.88	13,485.59
A Plazo	(12,326.09)	(9.82%)	125,511.72	127,578.31	130,504.01	131,429.08	130,936.64	126,423.96	127,224.15	124,816.74	122,893.27	110,531.57	109,778.97	113,167.31	113,185.63
De Ahorros	5,360.78	36.67%	14,617.81	15,823.71	17,440.17	16,685.56	17,027.74	13,660.37	13,318.82	15,897.18	14,510.48	14,625.28	16,310.31	18,202.03	19,978.58
De Bancos	(4,618.30)	(1.71%)	269,650.54	260,331.97	263,280.31	258,822.48	263,749.90	271,026.13	260,677.10	273,709.40	317,880.20	333,990.16	350,955.20	353,475.66	265,032.24
A la Vista	(118.30)	(0.15%)	76,550.54	67,231.97	70,180.31	68,222.48	73,149.90	80,426.13	70,077.10	83,109.40	127,280.20	143,390.16	160,355.20	162,875.66	76,432.24
A Plazo	(4,500.00)	(2.33%)	193,100.00	193,100.00	193,100.00	190,600.00	190,600.00	190,600.00	190,600.00	190,600.00	190,600.00	190,600.00	190,600.00	190,600.00	188,600.00
<b>OBLIGACIONES</b>	<b>4,207.12</b>	<b>9.05%</b>	<b>46,500.00</b>	<b>40,604.75</b>	<b>38,611.96</b>	<b>33,119.17</b>	<b>33,126.38</b>	<b>38,133.59</b>	<b>38,142.29</b>	<b>35,948.39</b>	<b>20,955.60</b>	<b>14,537.30</b>	<b>9,539.99</b>	<b>14,542.68</b>	<b>50,707.12</b>
Locales	884.77	4.42%	20,000.00	21,104.75	21,111.96	21,119.17	21,126.38	21,133.59	21,142.29	20,948.39	20,955.60	14,537.30	9,539.99	9,542.68	20,884.77
Extranjero	3,322.35	12.54%	26,500.00	19,500.00	17,500.00	12,000.00	12,000.00	17,000.00	17,000.00	15,000.00	0.00	0.00	0.00	5,000.00	29,822.35
<b>OTROS PASIVOS</b>	<b>6,349.46</b>	<b>25.49%</b>	<b>24,909.95</b>	<b>27,355.99</b>	<b>27,774.63</b>	<b>23,851.03</b>	<b>20,446.82</b>	<b>21,237.67</b>	<b>17,139.12</b>	<b>19,560.36</b>	<b>21,974.25</b>	<b>22,427.45</b>	<b>18,711.84</b>	<b>18,927.07</b>	<b>31,259.41</b>
Locales	9,521.47	57.43%	16,579.03	16,698.29	17,280.66	13,544.79	17,828.55	18,267.44	13,633.96	16,327.31	18,316.03	18,478.66	14,606.50	14,312.99	26,100.50
Extranjero	(3,172.01)	(38.08%)	8,330.93	10,657.70	10,493.98	10,306.24	2,618.28	2,970.23	3,505.16	3,233.05	3,658.22	3,948.79	4,105.35	4,614.08	5,158.92
<b>PATRIMONIO</b>	<b>16,536.25</b>	<b>21.08%</b>	<b>78,439.20</b>	<b>86,957.81</b>	<b>87,665.90</b>	<b>87,816.25</b>	<b>88,173.82</b>	<b>88,994.35</b>	<b>89,061.05</b>	<b>90,959.78</b>	<b>91,085.81</b>	<b>90,828.17</b>	<b>93,131.54</b>	<b>93,328.52</b>	<b>94,975.45</b>
Capital	11.66	0.01%	78,965.01	78,965.99	78,966.96	78,967.93	78,968.90	78,969.87	78,970.84	78,971.82	78,972.79	78,973.76	78,974.73	78,975.70	78,976.68
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	8,211.58	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,900.00	3,900.00	6,584.50	6,584.50	6,584.50	8,211.58
Provisiones Dinámicas	8,211.58	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,584.50	6,584.50	6,584.50	8,211.58
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,900.00	3,900.00	0.00	0.00	0.00	0.00

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	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(2,028.05)	47.88%	(4,235.92)	2,096.56	2,096.33	1,665.31	1,665.31	1,665.31	1,224.48	(1,075.52)	(1,075.52)	(4,200.86)	(4,200.86)	(4,200.86)	(6,263.97)
Utilidad de Periodo	3,132.74	49.47%	6,332.49	461.66	707.34	1,220.30	1,373.22	1,999.50	2,479.26	3,074.58	3,532.55	3,897.08	6,187.86	6,482.29	9,465.23
Ganancia o Perdida en Valores Disponibles para la Venta	(1,633.68)	62.30%	(2,622.38)	(3,408.40)	(2,946.73)	(2,879.29)	(2,675.61)	(2,482.33)	(2,455.53)	(2,753.10)	(3,086.00)	(3,268.31)	(3,256.70)	(3,355.11)	(4,256.06)
Deuda Subordinada	8,841.99	0.00%	0.00	8,841.99	8,841.99	8,841.99	8,841.99	8,841.99	8,841.99	8,841.99	8,841.99	8,841.99	8,841.99	8,841.99	8,841.99
<b>PASIVO Y PATRIMONIO</b>	<b>22,091.37</b>	<b>2.28%</b>	<b>970,521.77</b>	<b>960,476.31</b>	<b>969,700.58</b>	<b>957,308.93</b>	<b>969,527.45</b>	<b>984,490.52</b>	<b>960,420.14</b>	<b>1,004,412.80</b>	<b>1,023,689.47</b>	<b>1,013,001.65</b>	<b>1,019,747.03</b>	<b>1,040,183.86</b>	<b>992,613.14</b>