

**TOWERBANK INTERNATIONAL, INC.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2014 A DICIEMBRE 2015**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	12,703.62	8.13%	156,177.51	183,502.31	182,441.36	165,386.35	163,066.91	153,529.56	146,994.68	167,537.53	179,586.84	166,967.10	203,597.82	204,924.11	168,881.13
Depositos Locales en Bancos	4,494.93	13.32%	33,747.39	38,771.17	40,394.21	31,382.08	23,464.44	31,187.31	32,435.91	32,178.76	35,547.06	30,447.11	34,167.19	36,825.73	38,242.32
A la Vista	(497.26)	(6.35%)	7,826.09	7,349.00	7,967.47	6,359.16	6,445.13	8,166.07	7,424.93	6,170.71	7,536.01	5,434.42	7,158.86	7,816.74	7,328.82
A Plazo	4,992.19	19.26%	25,921.30	31,422.17	32,426.74	25,022.92	17,019.31	23,021.24	25,010.99	26,008.05	28,011.05	25,012.68	27,008.33	29,009.00	30,913.49
Depositos Extranjeros en Bancos	9,009.98	8.01%	112,506.92	135,286.60	134,761.59	125,873.72	130,517.88	113,797.00	103,923.14	126,380.68	134,612.30	128,902.14	159,052.15	159,244.29	121,516.90
A la Vista	8,854.98	7.90%	112,081.92	133,861.60	130,336.59	125,448.72	129,937.88	113,217.00	103,343.14	125,800.68	134,032.30	125,317.16	158,472.15	158,664.29	120,936.90
A Plazo	155.00	36.47%	425.00	1,425.00	4,425.00	425.00	580.00	580.00	580.00	580.00	580.00	3,584.98	580.00	580.00	580.00
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	(801.29)	(8.07%)	9,923.21	9,444.53	7,285.56	8,130.56	9,084.59	8,545.25	10,635.62	8,978.08	9,427.48	7,617.85	10,378.48	8,854.08	9,121.91
<b>CARTERA CREDITICIA</b>	9,107.10	1.27%	715,587.10	700,821.94	710,218.98	724,168.15	729,290.55	719,396.81	721,258.31	732,786.38	739,508.56	741,820.80	743,078.45	744,757.98	724,694.20
Locales	10,902.32	2.01%	543,083.21	531,615.64	542,831.09	556,609.16	555,449.91	551,984.74	555,012.86	566,686.25	579,050.08	577,429.14	578,621.81	586,100.46	553,985.53
Extranjero	(2,241.99)	(1.27%)	175,971.17	172,731.08	170,984.92	171,229.96	177,585.42	171,235.27	170,176.41	170,130.68	164,589.03	168,639.48	168,702.65	162,996.70	173,729.18
Menos Provisiones	(446.77)	(12.89%)	3,467.28	3,524.78	3,597.03	3,670.96	3,744.78	3,823.20	3,930.96	4,030.55	4,130.55	4,247.82	4,246.01	4,339.18	3,020.51
Locales	(433.27)	(17.87%)	2,424.44	2,741.16	2,813.42	2,854.49	2,928.31	3,006.72	3,114.49	3,105.13	3,205.13	3,207.52	3,205.71	3,298.89	1,991.17
Extranjero	(13.50)	(1.29%)	1,042.84	783.62	783.62	816.47	816.47	816.47	816.47	925.42	925.42	1,040.30	1,040.30	1,040.30	1,029.34
<b>INVERSIONES EN VALORES</b>	(22,792.76)	(24.46%)	93,179.33	89,714.92	105,030.43	102,501.08	94,137.62	91,689.85	84,223.20	83,120.58	80,872.73	78,123.73	69,057.12	67,958.16	70,386.57
Locales	4,348.25	20.49%	21,223.42	21,223.42	24,837.02	24,837.02	23,836.02	21,830.47	19,742.97	19,742.97	21,742.97	21,655.47	22,655.47	22,659.17	25,571.67
Extranjero	(27,141.01)	(37.72%)	71,955.91	68,491.50	80,193.41	77,664.07	70,301.61	69,859.38	64,480.23	63,377.62	59,129.77	56,468.26	46,401.66	45,298.99	44,814.91
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
<b>OTROS ACTIVOS</b>	(899.97)	(3.29%)	27,340.75	29,114.43	29,504.06	29,261.84	27,194.62	27,257.16	26,995.71	27,472.19	27,374.28	26,867.03	26,180.76	26,296.62	26,440.78
Locales	570.43	2.45%	23,291.99	25,249.27	25,546.29	25,648.88	24,556.99	24,051.19	23,818.94	24,607.03	24,799.94	24,339.82	23,929.99	23,843.09	23,862.42
Extranjero	(1,470.40)	(36.32%)	4,048.76	3,865.15	3,957.77	3,612.96	2,637.63	3,205.97	3,176.77	2,865.16	2,574.34	2,527.21	2,250.77	2,453.54	2,578.36
<b>TOTAL DE ACTIVOS</b>	(1,882.01)	(0.19%)	992,284.69	1,003,153.59	1,027,194.83	1,021,317.43	1,013,689.70	991,873.37	979,471.90	1,010,916.67	1,027,342.42	1,013,778.65	1,041,914.15	1,043,936.86	990,402.68
<b>DEPOSITOS</b>	(5,527.62)	(0.68%)	815,671.16	828,025.83	852,400.03	840,643.31	847,954.65	818,368.84	805,455.35	837,635.69	831,005.01	836,434.48	856,218.84	858,191.24	810,143.54
Locales	12,058.34	2.98%	403,989.11	414,814.33	408,806.63	391,713.53	405,102.91	409,671.87	392,953.44	417,555.35	410,714.88	411,955.46	421,752.32	418,882.28	416,047.46



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Utilidad de Periodos Anteriores	4,100.27	(65.46%)	(6,263.97)	2,814.01	2,814.01	2,382.76	61.40	61.40	(379.44)	(379.44)	(379.44)	(1,727.67)	(1,727.67)	(1,727.67)	(2,163.71)
Utilidad de Periodo	(3,216.15)	(34.42%)	9,343.98	424.73	693.89	1,036.53	1,328.52	1,672.02	1,974.24	2,139.11	2,519.27	2,827.18	3,656.29	3,997.01	6,127.84
Ganancia o Perdida en Valores Disponibles para la Venta	(759.98)	20.31%	(3,741.38)	(3,987.40)	(3,764.65)	(4,026.93)	(3,360.64)	(3,263.14)	(3,097.94)	(3,660.44)	(3,856.02)	(4,475.04)	(3,971.62)	(4,045.15)	(4,501.35)
Deuda Subordinada	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	8,841.99
<b>PASIVO Y PATRIMONIO</b>	<b>(1,882.01)</b>	<b>(0.19%)</b>	<b>992,284.69</b>	<b>1,003,153.59</b>	<b>1,027,194.83</b>	<b>1,021,317.43</b>	<b>1,013,689.70</b>	<b>991,873.37</b>	<b>979,471.90</b>	<b>1,010,916.67</b>	<b>1,027,342.42</b>	<b>1,013,778.65</b>	<b>1,041,914.15</b>	<b>1,043,936.86</b>	<b>990,402.68</b>