

TOWERBANK INTERNATIONAL, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2016												
			2015 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	13,366.65	7.90%	169,190.69	149,306.34	179,754.42	174,475.71	178,631.04	177,575.99	227,638.78	205,926.03	195,155.22	170,281.01	195,774.94	181,751.03	182,557.34
Depositos Locales en Bancos	6,894.67	18.03%	38,242.32	38,038.59	41,182.72	40,967.25	43,570.22	37,118.53	39,703.25	40,179.79	40,351.04	39,977.94	41,039.01	39,048.16	45,136.99
A la Vista	408.17	5.57%	7,328.82	7,123.12	10,260.55	9,039.01	9,638.10	7,684.05	8,261.01	8,741.26	8,908.23	8,538.20	9,596.86	8,598.43	7,736.99
A Plazo	6,486.51	20.98%	30,913.49	30,915.47	30,922.17	31,928.24	33,932.13	29,434.48	31,442.24	31,438.53	31,442.81	31,439.74	31,442.15	30,449.73	37,400.00
Depositos Extranjeros en Bancos	8,594.29	7.05%	121,826.46	102,297.92	129,492.80	123,478.30	126,426.85	131,843.19	180,622.36	159,351.41	149,222.21	123,499.09	147,429.94	134,730.20	130,420.75
A la Vista	8,594.29	7.09%	121,246.46	101,717.92	128,912.80	122,898.30	125,846.85	131,263.19	180,042.36	158,771.41	148,642.21	122,919.09	146,849.94	134,150.20	129,840.75
A Plazo	0.00	0.00%	580.00	580.00	580.00	580.00	580.00	580.00	580.00	580.00	580.00	580.00	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	(2,122.32)	(23.27%)	9,121.91	8,969.84	9,078.90	10,030.16	8,633.97	8,614.27	7,313.17	6,394.83	5,581.97	6,803.99	7,305.99	7,972.67	6,999.59
CARTERA CREDITICIA	(13,881.31)	(1.92%)	724,440.03	731,701.61	734,588.85	751,154.64	763,458.33	764,422.79	733,360.21	748,916.30	702,984.74	710,467.73	704,633.85	715,722.19	710,558.73
Locales	(31,358.97)	(5.66%)	553,985.53	548,981.45	551,449.30	560,999.62	562,068.71	565,127.29	543,802.62	556,426.53	513,725.92	516,701.86	516,963.91	523,718.32	522,626.56
Extranjero	17,692.05	10.20%	173,475.01	185,865.66	186,392.68	193,502.26	204,769.29	202,753.68	193,031.56	196,024.72	192,869.02	197,293.91	191,223.07	195,632.35	191,167.06
Menos Provisiones	214.40	7.10%	3,020.51	3,145.51	3,253.13	3,347.23	3,379.67	3,458.17	3,473.97	3,534.95	3,610.20	3,528.05	3,553.13	3,628.49	3,234.90
Locales	214.40	10.77%	1,991.17	2,116.17	2,223.79	2,279.02	2,350.33	2,428.83	2,444.63	2,505.61	2,580.86	2,498.71	2,523.79	2,599.15	2,205.56
Extranjero	0.00	0.00%	1,029.34	1,029.34	1,029.34	1,068.21	1,029.34	1,029.34	1,029.34	1,029.34	1,029.34	1,029.34	1,029.34	1,029.34	1,029.34
INVERSIONES EN VALORES	(362.97)	(0.52%)	70,386.57	73,561.41	77,201.36	76,259.90	72,012.17	66,283.20	64,625.85	59,217.81	63,231.80	60,618.75	67,749.86	70,017.85	70,023.60
Locales	9,218.75	36.05%	25,571.67	30,597.97	32,597.97	31,514.47	28,518.47	26,015.47	24,955.42	21,944.07	26,087.34	26,015.77	32,902.92	34,891.07	34,790.42
Extranjero	(9,581.72)	(21.38%)	44,814.91	42,963.45	44,603.40	44,745.44	43,493.70	40,267.74	39,670.43	37,273.74	37,144.46	34,602.98	34,846.94	35,126.78	35,233.18
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	(916.64)	(3.50%)	26,171.43	27,653.69	27,257.58	27,873.53	27,785.33	27,783.07	27,163.85	27,121.98	26,440.76	28,759.61	28,214.42	26,708.49	25,254.79
Locales	107.70	0.46%	23,641.63	24,936.98	24,317.27	24,919.74	24,955.53	24,738.83	24,116.72	24,061.96	23,913.03	24,210.46	24,211.58	23,932.03	23,749.34
Extranjero	(1,024.34)	(40.49%)	2,529.80	2,716.71	2,940.30	2,953.78	2,829.80	3,044.24	3,047.13	3,060.02	2,527.73	4,549.15	4,002.84	2,776.46	1,505.45
TOTAL DE ACTIVOS	(1,794.27)	(0.18%)	990,188.72	982,223.06	1,018,802.21	1,029,763.79	1,041,886.88	1,036,065.06	1,052,788.69	1,041,182.12	987,812.52	970,127.10	996,373.06	994,199.56	988,394.45
DEPOSITOS	(11,554.44)	(1.43%)	810,143.54	800,032.21	836,606.80	839,961.35	861,861.45	850,845.38	874,834.81	865,385.56	811,833.40	791,742.89	815,372.18	811,750.93	798,589.10
Locales	70,286.35	16.89%	416,047.46	424,777.85	433,656.43	445,067.58	448,190.55	446,388.57	471,795.44	458,757.17	462,312.95	454,709.41	484,532.59	479,115.32	486,333.81

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Utilidad de Periodos Anteriores	1,798.98	(68.69%)	(2,618.87)	3,625.16	3,628.97	3,192.93	292.93	292.93	(147.91)	56.99	56.99	(383.84)	(383.84)	(383.84)	(819.89)
Utilidad de Periodo	(1,904.20)	(30.48%)	6,247.84	508.82	857.92	1,340.12	1,880.60	2,316.89	2,713.40	3,174.72	3,406.63	3,678.05	3,926.18	4,171.41	4,343.64
Ganancia o Perdida en Valores Disponible para la Venta	1,254.57	(27.87%)	(4,501.35)	(4,773.74)	(5,185.92)	(4,517.21)	(4,129.90)	(4,341.23)	(4,391.85)	(4,334.75)	(3,955.75)	(3,867.50)	(3,620.37)	(3,348.77)	(3,246.78)
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
PASIVO Y PATRIMONIO	(1,794.27)	(0.18%)	990,188.72	982,223.06	1,018,802.21	1,029,763.79	1,041,886.88	1,036,065.06	1,052,788.69	1,041,182.12	987,812.52	970,127.10	996,373.06	994,199.56	988,394.45