

TOWERBANK INTERNATIONAL, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2018 A JULIO 2019
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2018	2019											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	26,018.96	21.56%	120,696.67	168,037.93	134,617.32	152,520.88	132,836.35	126,161.51	143,577.11	146,715.63	0.00	0.00	0.00	0.00	0.00
Depositos Locales en Bancos	698.22	1.77%	39,410.39	41,051.85	38,439.09	43,321.03	42,164.90	39,054.11	41,121.07	40,108.60	0.00	0.00	0.00	0.00	0.00
A la Vista	(301.78)	(4.07%)	7,410.39	8,551.85	5,939.09	8,821.03	7,664.90	7,054.11	6,121.07	7,108.60	0.00	0.00	0.00	0.00	0.00
A Plazo	1,000.00	3.12%	32,000.00	32,500.00	32,500.00	34,500.00	34,500.00	32,000.00	35,000.00	33,000.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	23,575.02	30.91%	76,277.32	119,734.74	89,855.94	101,337.13	83,747.56	80,572.96	95,957.74	99,852.34	0.00	0.00	0.00	0.00	0.00
A la Vista	23,575.02	30.91%	76,277.32	119,734.74	89,855.94	101,337.13	83,747.56	80,572.96	95,957.74	99,852.34	0.00	0.00	0.00	0.00	0.00
A Plazo	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
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	1,745.72	34.85%	5,008.96	7,251.35	6,322.29	7,862.72	6,923.88	6,534.44	6,498.30	6,754.68	0.00	0.00	0.00	0.00	0.00
CARTERA CREDITICIA	8,121.11	1.06%	766,980.82	778,955.34	766,209.37	768,853.79	763,167.05	770,780.43	775,692.60	775,101.93	0.00	0.00	0.00	0.00	0.00
Locales	(13,955.08)	(2.61%)	535,391.89	532,158.58	526,680.74	528,905.13	523,897.24	524,946.05	525,984.94	521,436.81	0.00	0.00	0.00	0.00	0.00
Extranjero	20,752.09	8.63%	240,499.61	255,835.26	248,540.35	247,258.40	246,613.49	253,159.10	257,200.93	261,251.70	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(1,324.10)	(14.86%)	8,910.68	9,038.50	9,011.72	7,309.73	7,343.68	7,324.72	7,493.27	7,586.58	0.00	0.00	0.00	0.00	0.00
Locales	225.54	4.55%	4,958.97	5,361.40	5,256.56	5,007.87	5,125.95	4,941.33	5,374.16	5,184.52	0.00	0.00	0.00	0.00	0.00
Extranjero	(1,549.65)	(39.21%)	3,951.71	3,677.10	3,755.15	2,301.86	2,217.73	2,383.39	2,119.11	2,402.06	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	24,126.92	28.29%	85,281.78	88,565.85	128,491.94	114,281.50	124,431.19	119,321.80	109,487.35	109,408.71	0.00	0.00	0.00	0.00	0.00
Locales	2,416.93	4.49%	53,881.57	55,747.49	56,665.68	53,338.26	52,423.51	53,370.19	56,372.34	56,298.50	0.00	0.00	0.00	0.00	0.00
Extranjero	21,777.96	69.36%	31,400.21	32,824.60	71,898.16	61,013.42	72,077.48	66,005.46	53,182.98	53,178.18	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	67.97	0.00%	0.00	6.24	71.90	70.19	69.80	53.84	67.97	67.97	0.00	0.00	0.00	0.00	0.00
Locales	41.70	0.00%	0.00	6.24	54.99	53.27	52.87	40.71	41.76	41.70	0.00	0.00	0.00	0.00	0.00
Extranjero	26.27	0.00%	0.00	0.00	16.91	16.92	16.93	13.13	26.21	26.27	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	4,050.05	14.04%	28,843.16	34,312.79	31,888.58	31,944.73	31,219.74	32,784.00	33,473.32	32,893.21	0.00	0.00	0.00	0.00	0.00
Locales	3,130.83	12.21%	25,636.01	30,668.89	27,909.63	27,893.26	27,506.03	28,741.28	29,319.15	28,766.84	0.00	0.00	0.00	0.00	0.00
Extranjero	919.22	28.66%	3,207.15	3,643.89	3,978.95	4,051.47	3,713.71	4,042.73	4,154.17	4,126.37	0.00	0.00	0.00	0.00	0.00
TOTAL DE ACTIVOS	62,317.04	6.22%	1,001,802.43	1,069,871.91	1,061,207.21	1,067,600.89	1,051,654.33	1,049,047.74	1,062,230.38	1,064,119.47	0.00	0.00	0.00	0.00	0.00
DEPOSITOS	92,801.38	11.83%	784,165.30	851,325.38	858,981.08	869,167.43	867,939.07	867,728.05	879,726.17	876,966.69	0.00	0.00	0.00	0.00	0.00
Locales	12,586.46	2.25%	558,979.54	561,058.37	565,335.06	568,846.48	572,078.79	565,678.96	574,275.15	571,566.00	0.00	0.00	0.00	0.00	0.00

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Oficiales	(0.12)	(0.12%)	100.41	100.37	100.34	100.32	100.29	100.29	100.28	100.28	0.00	0.00	0.00	0.00	0.00
De Particulares	24,517.78	4.84%	506,286.03	510,350.72	511,614.09	522,136.05	520,363.82	522,444.43	524,028.68	530,803.81	0.00	0.00	0.00	0.00	0.00
A la Vista	(7,361.16)	(12.28%)	59,966.34	65,895.70	60,657.43	61,538.41	50,326.55	52,795.48	50,866.44	52,605.18	0.00	0.00	0.00	0.00	0.00
A Plazo	14,712.57	4.49%	327,729.66	327,574.08	333,959.66	340,863.99	349,382.23	346,830.95	346,442.95	342,442.22	0.00	0.00	0.00	0.00	0.00
De Ahorros	17,166.38	14.48%	118,590.03	116,880.94	116,997.00	119,733.65	120,655.04	122,818.01	126,719.29	135,756.41	0.00	0.00	0.00	0.00	0.00
De Bancos	(11,931.20)	(22.69%)	52,593.11	50,607.27	53,620.63	46,610.10	51,614.68	43,134.23	50,146.18	40,661.91	0.00	0.00	0.00	0.00	0.00
A la Vista	0.67	41.56%	1.60	0.00	0.00	0.23	0.01	0.00	0.00	2.27	0.00	0.00	0.00	0.00	0.00
A Plazo	(11,931.86)	(22.69%)	52,591.51	50,607.27	53,620.63	46,609.87	51,614.67	43,134.23	50,146.18	40,659.64	0.00	0.00	0.00	0.00	0.00
Extranjero	80,214.92	35.62%	225,185.76	290,267.02	293,646.02	300,320.95	295,860.28	302,049.09	305,451.02	305,400.68	0.00	0.00	0.00	0.00	0.00
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	8,609.21	8.60%	100,156.58	101,434.84	101,389.07	105,991.17	103,560.90	111,158.67	110,017.95	108,765.78	0.00	0.00	0.00	0.00	0.00
A la Vista	(6,673.91)	(33.99%)	19,635.61	19,097.42	18,416.69	23,702.02	20,302.45	20,470.02	19,291.26	12,961.70	0.00	0.00	0.00	0.00	0.00
A Plazo	12,980.44	21.78%	59,607.10	61,406.90	61,430.95	61,157.96	62,876.22	69,181.82	69,080.77	72,587.55	0.00	0.00	0.00	0.00	0.00
De Ahorros	2,302.68	11.01%	20,913.86	20,930.52	21,541.43	21,131.18	20,382.23	21,506.82	21,645.93	23,216.54	0.00	0.00	0.00	0.00	0.00
De Bancos	71,605.71	57.27%	125,029.19	188,832.17	192,256.95	194,329.78	192,299.38	190,890.43	195,433.07	196,634.90	0.00	0.00	0.00	0.00	0.00
A la Vista	71,605.71	4,682.60%	1,529.19	65,332.17	68,756.95	70,829.78	68,799.38	67,390.43	71,933.07	73,134.90	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(36,243.93)	(34.00%)	106,613.33	101,193.23	86,257.55	81,864.66	68,417.44	64,399.44	61,680.41	70,369.39	0.00	0.00	0.00	0.00	0.00
Locales	(8,833.35)	(13.90%)	63,564.83	55,156.30	54,056.42	49,663.53	43,016.31	43,653.41	47,726.50	54,731.48	0.00	0.00	0.00	0.00	0.00
Extranjero	(27,410.58)	(63.67%)	43,048.49	46,036.92	32,201.13	32,201.13	25,401.13	20,746.03	13,953.92	15,637.91	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	3,025.80	27.49%	11,005.91	17,087.06	15,212.18	14,579.00	12,640.49	15,064.89	18,565.66	14,031.70	0.00	0.00	0.00	0.00	0.00
Locales	4,502.20	55.73%	8,079.15	13,684.81	11,590.26	11,507.99	10,629.55	12,813.53	16,323.30	12,581.35	0.00	0.00	0.00	0.00	0.00
Extranjero	(1,476.40)	(50.44%)	2,926.76	3,402.25	3,621.92	3,071.01	2,010.94	2,251.37	2,242.36	1,450.36	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	2,733.80	2.73%	100,017.89	100,266.24	100,756.40	101,989.80	102,657.33	101,855.36	102,258.14	102,751.69	0.00	0.00	0.00	0.00	0.00
Capital	34.99	0.04%	90,807.01	90,807.01	90,807.01	90,807.01	90,807.01	90,807.01	90,807.01	90,841.99	0.00	0.00	0.00	0.00	0.00
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	1.89	0.02%	10,170.78	10,172.67	10,172.67	10,172.67	10,172.67	10,172.67	10,172.67	10,172.67	0.00	0.00	0.00	0.00	0.00
Provisiones Dinámicas	0.00	0.00%	10,170.78	10,170.78	10,170.78	10,170.78	10,170.78	10,170.78	10,170.78	10,170.78	0.00	0.00	0.00	0.00	0.00
Otras Reservas	1.89	0.00%	0.00	1.89	1.89	1.89	1.89	1.89	1.89	1.89	0.00	0.00	0.00	0.00	0.00

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Utilidad de Periodos Anteriores	9,041.75	(71.50%)	(12,646.52)	(713.77)	(713.77)	(362.05)	(363.94)	(3,163.94)	(3,604.78)	(3,604.78)	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	(7,640.34)	(60.09%)	12,715.72	670.44	1,070.16	1,825.60	2,251.96	4,248.41	4,600.95	5,075.38	0.00	0.00	0.00	0.00	0.00
Ganancia o Perdida en Valores Disponibles para la Venta	1,295.51	(125.89%)	(1,029.09)	(670.11)	(579.67)	(453.43)	(210.36)	(208.78)	282.28	266.42	0.00	0.00	0.00	0.00	0.00
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	62,317.04	6.22%	1,001,802.43	1,069,871.91	1,061,207.21	1,067,600.89	1,051,654.33	1,049,047.74	1,062,230.38	1,064,119.47	0.00	0.00	0.00	0.00	0.00