



Towerbank International Inc.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-3,135,937.65	-6.18	50,765,762.39	35,736,991.59	46,891,090.12	46,250,640.96	45,782,953.26	37,826,442.06	33,145,531.93	23,496,228.98	31,783,843.54	25,054,809.03	21,430,101.90	49,938,922.83	47,629,824.74
Depositos Locales en Bancos	-2,613,892.48	-14.63	17,860,779.20	11,195,799.62	14,957,217.69	10,565,934.25	17,558,362.77	12,891,257.52	16,924,297.82	8,548,107.53	11,298,193.28	8,199,021.44	8,300,709.47	21,002,042.22	15,246,886.72
A la Vista	576,317.63	52.60	1,095,557.92	1,339,385.85	1,291,052.02	1,480,837.06	1,458,356.64	1,783,624.69	1,883,266.85	1,497,058.96	1,748,131.94	2,369,340.25	1,764,919.63	1,527,589.98	1,671,875.55
A Plazo	-3,190,210.11	-19.03	16,765,221.28	9,856,413.77	13,666,165.67	9,085,097.19	16,100,006.13	11,107,632.83	15,041,030.97	7,051,048.57	9,550,061.34	5,829,681.19	6,535,789.84	19,474,452.24	13,575,011.17
Depositos Extranjeros en Bancos	-5,651,899.74	-19.91	28,390,335.93	21,735,061.17	28,426,088.33	32,916,590.15	26,282,580.56	20,025,959.76	12,662,631.20	11,035,751.49	15,724,634.10	13,263,589.29	10,480,524.99	25,044,150.34	22,738,436.19
A la Vista	9,918,938.36	2,378.87	416,960.91	1,449,915.23	797,972.54	1,075,736.17	3,087,858.98	1,171,516.05	1,058,156.06	1,903,293.65	3,596,809.16	1,900,907.45	2,916,019.68	10,521,383.53	10,335,899.27
A Plazo	-15,570,838.10	-55.66	27,973,375.02	20,285,145.94	27,628,115.79	31,840,853.98	23,194,721.58	18,854,443.71	11,604,475.14	9,132,457.84	12,127,824.94	11,362,681.84	7,564,505.31	14,522,766.81	12,402,536.92
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	5,129,854.57	113.63	4,514,647.26	2,806,130.80	3,507,784.10	2,768,116.56	1,942,009.93	4,909,224.78	3,558,602.91	3,912,369.96	4,761,016.16	3,592,198.30	2,648,867.44	3,892,730.27	9,644,501.83
CARTERA CREDITICIA	21,837,440.65	14.53	150,282,753.26	137,578,304.33	133,152,151.79	145,914,536.10	133,468,948.47	138,554,087.46	151,122,780.49	150,330,298.77	142,003,304.59	171,147,587.53	147,880,806.34	157,280,690.91	172,120,193.91
Locales	19,419,286.44	20.37	95,331,146.64	92,477,372.16	98,047,270.88	101,352,022.54	95,445,595.20	102,408,957.20	110,176,390.43	119,319,243.42	113,469,795.74	124,561,012.22	119,856,915.79	121,734,525.28	114,750,433.08
Extranjero	2,285,199.72	4.01	57,056,180.50	47,315,506.05	37,429,454.79	47,006,438.06	40,427,136.71	38,655,807.13	43,027,704.19	33,205,869.48	30,845,566.54	48,991,924.39	30,022,897.23	37,563,047.55	59,341,380.22
Menos Provisiones	-132,954.49	-6.32	2,104,573.88	2,214,573.88	2,324,573.88	2,443,924.50	2,403,783.44	2,510,676.87	2,081,314.13	2,194,814.13	2,312,057.69	2,405,349.08	1,999,006.68	2,016,881.92	1,971,619.39
Locales	-132,954.49	-7.53	1,764,852.94	1,874,852.94	1,984,852.94	2,104,203.56	2,064,061.93	2,170,955.93	1,741,593.19	1,855,093.19	1,972,336.74	2,065,628.14	1,659,285.74	1,677,160.98	1,631,898.45
Extranjero	0.00	0.00	339,720.94	339,720.94	339,720.94	339,720.94	339,721.51	339,720.94	339,720.94	339,720.94	339,720.95	339,720.94	339,720.94	339,720.94	339,720.94
INVERSIONES EN VALORES	-9,415,237.45	-14.55	64,692,984.27	62,362,424.26	64,950,685.58	66,026,877.32	68,170,485.09	70,995,181.35	66,196,683.99	69,027,415.03	63,380,215.41	59,815,393.01	57,219,182.98	57,113,686.00	55,277,746.82
Locales	2,621,449.29	25.47	10,294,078.41	8,993,706.85	11,035,762.45	13,000,514.45	10,963,882.85	10,928,016.85	10,931,436.85	10,865,528.20	11,814,449.80	11,803,199.80	11,647,145.10	11,597,137.10	12,915,527.70
Extranjero	-12,036,686.74	-22.13	54,398,905.86	53,368,717.41	53,914,923.13	53,026,362.87	57,206,602.24	60,067,164.50	55,265,247.14	58,161,886.83	51,565,765.61	48,012,193.21	45,572,037.88	45,516,548.90	42,362,219.12
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	-3,091,385.90	-19.64	15,738,752.33	17,094,061.57	18,164,544.52	15,784,401.58	16,682,456.30	20,183,825.40	19,045,644.78	19,539,271.26	19,215,658.34	16,926,800.61	15,210,776.03	13,431,320.09	12,647,366.43
Locales	-3,006,865.80	-20.46	14,693,811.80	16,032,622.91	17,109,180.42	14,656,716.85	15,574,243.11	18,978,597.95	17,990,221.72	18,178,884.82	18,084,117.15	15,913,874.24	14,143,725.00	12,214,379.94	11,686,946.00
Extranjero	-84,520.10	-8.09	1,044,940.53	1,061,438.66	1,055,364.10	1,127,684.73	1,108,213.19	1,205,227.45	1,055,423.06	1,360,386.44	1,131,541.19	1,012,926.37	1,067,051.03	1,216,940.15	960,420.43
TOTAL DE ACTIVOS	6,194,879.65	2.20	281,480,252.25	252,771,781.75	263,158,472.01	273,976,455.96	264,104,843.12	267,559,536.27	269,510,641.19	262,393,214.04	256,383,021.88	272,944,590.18	241,740,867.25	277,764,619.83	287,675,131.90
DEPOSITOS	9,807,434.37	4.67	210,112,414.77	185,348,117.44	195,490,903.87	211,511,975.29	194,041,879.56	186,296,429.61	190,658,271.13	179,760,662.55	179,211,714.64	206,310,253.02	178,477,739.61	192,604,405.83	219,919,849.14
Locales	24,073,867.80	21.29	113,059,107.85	108,516,554.74	112,532,612.56	115,510,673.49	112,210,335.08	114,727,843.97	114,724,894.05	119,435,128.54	117,835,153.11	118,768,578.57	119,599,428.39	130,299,212.82	137,132,975.65
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	17,659,909.71	17.25	102,371,318.64	94,804,296.02	99,353,463.80	100,108,658.52	97,369,474.45	99,180,502.00	100,169,294.96	103,371,309.02	102,433,672.34	103,607,979.14	102,963,742.24	112,453,103.61	120,031,228.35
A la Vista	11,238,150.34	92.62	12,134,218.67	11,323,133.75	13,362,514.28	15,040,930.76	11,028,477.64	13,225,451.59	14,808,161.88	15,384,894.69	14,918,965.12	16,516,212.03	14,922,168.17	17,975,308.11	23,372,369.01
A Plazo	13,277,667.90	19.01	69,848,022.56	68,894,372.09	70,293,199.17	70,199,269.81	71,185,617.62	71,929,448.14	72,884,720.15	75,150,441.60	75,409,095.97	74,733,069.57	75,497,207.73	81,269,711.62	83,125,690.46
De Ahorros	-6,855,908.53	-33.63	20,389,077.41	14,586,790.18	15,697,750.35	14,868,457.95	15,155,379.19	14,025,602.27	12,476,412.93	12,835,972.73	12,105,611.25	12,358,697.54	12,544,366.34	13,208,083.88	13,533,168.88
De Bancos	6,413,958.09	60.01	10,687,789.21	13,712,258.72	13,179,148.76	15,402,014.97	14,840,860.63	15,547,341.97	14,555,599.09	16,063,819.52	15,401,480.77	15,160,599.43	16,635,686.15	17,846,109.21	17,101,747.30
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	6,413,958.09	60.01	10,687,789.21	13,712,258.72	13,179,148.76	15,402,014.97	14,840,860.63	15,547,341.97	14,555,599.09	16,063,819.52	15,401,480.77	15,160,599.43	16,635,686.15	17,846,109.21	17,101,747.30
Extranjero	-14,266,433.43	-14.70	97,053,306.92	76,831,562.70	82,958,291.31	96,001,301.80	81,831,544.48	71,568,585.84	75,933,377.08	60,325,534.01	61,376,561.53	87,541,674.45	58,878,311.22	62,305,193.01	82,786,873.49
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	-10,734,642.74	-45.76	23,456,167.92	23,386,450.73	28,481,565.66	21,304,280.38	19,518,218.73	23,770,424.41	15,007,529.63	14,938,509.15	14,842,230.12	12,112,526.80	11,990,067.56	11,548,626.89	12,721,525.18



Towerbank International Inc.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	203,858.28	14.17	1,438,445.31	1,287,943.98	6,444,046.46	1,828,673.06	1,351,196.25	7,555,955.81	2,010,885.39	1,484,311.08	1,506,045.83	1,480,142.78	1,230,528.64	1,135,018.75	1,642,303.59
A Plazo	-11,252,602.04	-54.14	20,786,087.28	20,897,764.22	20,720,525.89	18,001,070.88	16,643,325.57	14,702,448.37	11,667,680.35	11,992,716.45	11,900,210.01	9,150,417.49	9,161,785.05	8,885,460.47	9,533,485.24
De Ahorro	314,101.02	25.50	1,231,635.33	1,200,742.53	1,316,993.31	1,474,536.44	1,523,696.91	1,512,020.23	1,328,963.89	1,461,481.62	1,435,974.28	1,481,966.53	1,597,753.87	1,528,147.67	1,545,736.35
De Bancos	-3,531,790.69	-4.80	73,597,139.00	53,445,111.97	54,476,725.65	74,697,021.42	62,313,325.75	47,798,161.23	60,925,847.45	45,387,024.86	46,534,331.41	75,429,147.65	46,888,243.66	50,756,566.12	70,065,348.31
A la Vista	-2,415,790.69	-4.60	52,481,139.00	32,329,111.97	33,360,725.65	53,581,021.42	39,797,325.75	26,682,161.23	40,925,847.45	25,387,024.86	26,534,331.41	55,429,147.65	26,888,243.66	30,756,566.12	50,065,348.31
A Plazo	-1,116,000.00	-5.29	21,116,000.00	21,116,000.00	21,116,000.00	21,116,000.00	22,516,000.00	21,116,000.00	20,000,000.00	20,000,000.00	20,000,000.00	20,000,000.00	20,000,000.00	20,000,000.00	20,000,000.00
OBLIGACIONES	666,097.78	2.68	24,851,575.67	19,621,000.00	18,844,538.53	21,510,130.40	27,996,756.67	32,568,284.25	34,849,850.00	36,927,582.58	32,161,030.00	23,339,530.00	22,536,663.09	44,276,000.00	25,517,673.45
Locales	309,245.28	4.30	7,190,754.72	3,500,000.00	3,500,000.00	3,500,000.00	5,021,156.67	4,500,000.00	4,500,000.00	4,500,000.00	4,500,000.00	3,500,000.00	3,500,000.00	5,500,000.00	7,500,000.00
Extranjero	356,852.50	2.02	17,660,820.95	16,121,000.00	15,344,538.53	18,010,130.40	22,975,600.00	28,068,284.25	30,349,850.00	32,427,582.58	27,661,030.00	19,839,530.00	19,036,663.09	38,776,000.00	18,017,673.45
OTROS PASIVOS	-4,448,781.09	-44.61	9,973,415.46	11,193,126.20	12,041,653.20	9,347,886.61	10,046,937.45	16,679,209.14	11,570,944.69	13,179,564.61	12,246,054.35	10,390,018.01	7,796,452.93	7,864,710.60	5,524,634.37
Locales	-4,064,728.73	-43.09	9,433,100.15	10,932,142.64	11,742,612.65	9,194,274.42	9,847,929.70	16,470,802.04	11,410,312.62	13,085,408.09	12,137,726.97	10,260,969.77	7,546,114.97	7,688,779.10	5,368,371.42
Extranjero	-384,052.36	-71.08	540,315.31	260,983.56	299,040.55	153,612.19	199,007.75	208,407.10	160,632.07	94,156.52	108,327.38	129,048.24	250,337.96	175,931.50	156,262.95
PATRIMONIO	170,128.59	0.47	36,542,846.35	36,609,538.11	36,781,376.41	31,606,463.66	32,019,269.44	32,015,613.27	32,431,575.37	32,525,404.30	32,764,222.89	32,904,789.15	32,930,011.62	33,019,503.40	36,712,974.94
Capital	1,000,000.00	3.13	32,000,000.00	32,000,000.00	32,000,000.00	32,000,000.00	32,000,000.00	32,000,000.00	32,000,000.00	32,000,000.00	32,000,000.00	32,000,000.00	32,000,000.00	32,000,000.00	33,000,000.00
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	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	3,607.91	-105.01	-3,435.94	4,623,458.05	4,803,766.05	171.97	171.97	171.97	171.97	171.97	171.97	171.97	171.97	171.97	171.97
Utilidad de Periodo	-332,564.03	-6.93	4,798,608.00	465,522.97	362,109.36	435,737.10	589,520.96	775,647.90	943,777.67	1,162,124.40	1,405,745.65	1,519,137.69	1,751,723.99	1,893,297.32	4,466,043.97
Ganancia o Perdida en Valores Disponible para la Venta	-500,915.29	198.52	-252,325.71	-479,442.91	-384,499.00	-829,445.41	-570,423.49	-760,206.60	-512,374.27	-636,892.07	-641,694.73	-614,520.51	-821,884.34	-873,965.89	-753,241.00
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	6,194,879.65	2.20	281,480,252.25	252,771,781.75	263,158,472.01	273,976,455.96	264,104,843.12	267,559,536.27	269,510,641.19	262,393,214.04	256,383,021.88	272,944,590.18	241,740,867.25	277,764,619.83	287,675,131.90