



Towerbank International Inc.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002				2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	8,620,598.47	17.56	49,100,873.13	46,474,208.18	61,949,813.62	47,285,591.47	32,895,206.03	47,073,409.18	86,996,943.03	39,473,544.52	53,338,631.49	25,964,181.31	22,939,296.70	27,364,196.05	57,721,471.60	
Depositos Locales en Bancos	-7,648,149.39	-35.43	21,587,759.46	26,322,646.82	14,870,586.70	13,951,345.48	10,162,847.23	14,597,082.96	27,895,492.13	12,351,983.56	19,741,454.40	14,150,670.94	5,214,360.57	9,317,035.32	13,939,610.07	
A la Vista	1,552,800.04	151.01	1,028,280.95	1,880,775.89	3,033,194.94	2,335,008.89	1,895,277.56	1,323,434.34	1,771,049.50	3,728,852.45	2,190,621.16	1,272,475.36	1,195,028.37	2,141,488.43	2,581,080.99	
A Plazo	-9,200,949.43	-44.75	20,559,478.51	24,441,870.93	11,837,391.76	11,616,336.59	8,267,569.67	13,273,648.62	26,124,442.63	8,623,131.11	17,550,833.24	12,878,195.58	4,019,332.20	7,175,546.89	11,358,529.08	
Depositos Extranjeros en Bancos	16,851,996.96	81.38	20,706,609.07	16,978,342.15	43,508,114.03	30,656,792.99	20,207,570.10	29,251,336.88	55,487,107.72	24,726,352.19	30,956,692.49	8,903,959.72	14,948,075.90	15,338,723.06	37,558,606.03	
A la Vista	1,274,212.36	111.60	1,141,807.32	539,496.54	886,092.22	728,825.08	883,327.02	1,149,084.08	1,169,896.13	1,173,564.61	1,304,485.20	1,514,736.65	1,957,554.60	1,178,065.78	2,416,019.68	
A Plazo	15,577,784.60	79.62	19,564,801.75	16,438,845.61	42,622,021.81	29,927,967.91	19,324,243.08	28,102,252.80	54,317,211.59	23,552,787.58	29,652,207.29	7,389,223.07	12,990,521.30	14,160,657.28	35,142,586.35	
Otros	-583,249.10	-8.57	6,806,504.60	3,173,219.21	3,571,112.89	2,677,453.00	2,524,788.70	3,224,989.34	3,614,343.18	2,395,208.77	2,640,484.60	2,909,550.65	2,776,860.23	2,708,437.67	6,223,255.50	
CARTERA CREDITICIA	2,684,405.51	1.82	147,239,366.09	137,075,934.18	135,013,151.19	143,319,864.50	133,604,315.68	129,273,611.37	137,724,359.63	125,911,141.35	130,304,824.57	137,298,137.68	121,463,151.73	124,359,521.16	149,923,771.60	
Locales	-2,833,297.97	-2.83	100,041,592.69	89,592,899.26	91,626,659.88	90,855,102.36	85,892,479.07	80,733,777.78	90,203,205.80	91,973,179.13	90,820,253.74	102,987,446.23	94,224,227.03	96,798,250.71	97,208,294.72	
Extranjero	5,517,703.48	11.69	47,197,773.40	47,483,034.92	43,386,491.31	52,464,762.14	47,711,836.61	48,539,833.59	47,521,153.83	33,937,962.22	39,484,570.83	34,310,691.45	27,238,924.70	27,561,270.45	52,715,476.88	
INVERSIONES EN VALORES	-43,849,000.53	-37.43	117,137,679.53	126,559,843.64	113,672,617.15	126,830,504.65	118,574,116.93	118,402,847.48	77,941,594.30	109,627,396.17	79,803,788.89	78,766,960.76	72,227,384.46	70,231,974.76	73,288,679.00	
Locales	-6,436,749.45	-28.15	22,864,530.62	24,196,979.62	25,120,207.15	25,455,539.73	23,015,446.84	20,021,920.70	23,053,022.80	25,064,453.43	25,090,004.95	24,281,750.67	19,549,698.72	19,141,214.51	16,427,811.17	
Extranjero	-37,412,251.08	-39.68	94,273,148.91	102,362,864.02	88,552,410.00	101,374,964.92	95,558,670.09	98,380,926.78	54,888,571.50	84,562,942.74	54,713,783.94	54,485,210.09	52,677,685.74	51,090,760.25	56,860,897.83	
OTROS ACTIVOS	3,547,112.95	34.70	10,223,370.42	7,900,419.66	7,791,395.08	14,582,410.50	9,052,502.50	8,724,386.10	7,880,429.19	9,173,827.80	11,017,994.98	9,854,595.72	10,200,139.64	13,426,828.28	13,770,483.37	
Locales	3,516,285.83	45.21	7,777,213.53	6,379,216.20	6,172,827.56	12,848,223.77	7,424,301.01	7,210,330.94	7,025,797.62	8,533,332.56	8,354,195.80	7,212,465.94	9,889,172.99	11,035,592.12	11,293,499.36	
Extranjero	30,827.12	1.26	2,446,156.89	1,521,203.46	1,618,567.52	1,734,186.73	1,628,201.49	1,514,055.16	854,631.57	640,495.24	2,663,799.18	2,642,129.78	310,966.65	2,391,236.16	2,476,984.01	
TOTAL DE ACTIVOS	-28,996,883.60	-8.96	323,701,289.17	318,010,405.66	318,426,977.04	332,018,371.12	294,126,141.14	303,474,254.13	310,543,326.15	284,185,909.84	274,465,239.93	251,883,875.47	226,829,972.53	235,382,520.25	294,704,405.57	
DEPOSITOS	-1,816,770.04	-0.84	217,486,045.16	209,581,872.29	213,771,679.02	226,396,337.06	191,066,217.18	197,300,801.43	227,656,740.74	207,752,184.37	203,477,982.56	202,786,379.96	175,046,060.94	174,362,909.86	215,669,275.12	
Locales	665,521.04	0.55	121,561,147.49	119,936,053.81	113,645,181.51	115,266,362.94	117,852,120.45	114,539,679.03	109,704,603.65	108,464,300.26	107,140,762.49	104,573,893.73	104,829,928.67	108,388,539.30	122,226,668.53	
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	-3,878,954.84	-3.78	102,500,830.91	97,983,476.46	94,192,604.16	93,443,388.62	94,022,283.30	92,503,029.30	95,709,651.77	92,458,899.78	89,435,037.72	88,867,661.47	87,123,696.41	89,983,960.18	98,621,876.07	
A la Vista	-1,000,435.65	-5.90	16,960,668.35	11,553,382.98	10,936,137.38	17,162,068.45	9,769,390.52	10,322,479.84	11,580,122.14	11,047,138.63	11,696,289.16	10,587,304.54	10,275,788.39	11,423,006.61	15,960,232.70	
A Plazo	-4,420,776.95	-6.20	71,270,080.57	71,202,119.77	68,941,191.72	61,673,300.65	68,011,759.45	65,296,524.73	66,543,092.63	62,876,387.25	62,318,373.63	62,657,976.13	61,412,652.47	61,917,364.51	66,849,303.62	
De Ahorros	1,542,257.76	10.81	14,270,081.99	15,227,973.71	14,315,275.06	14,608,019.52	16,241,133.33	16,884,024.73	17,586,437.00	18,535,373.90	15,420,374.93	15,622,380.80	15,435,255.55	16,643,589.06	15,812,339.75	
De Bancos	4,544,475.88	23.84	19,060,316.58	21,952,577.35	19,452,577.35	21,822,974.32	23,829,837.15	22,036,649.73	13,994,951.88	16,005,400.48	17,705,724.77	15,706,232.26	17,706,232.26	18,404,579.12	23,604,792.46	
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	4,544,475.88	23.84	19,060,316.58	21,952,577.35	19,452,577.35	21,822,974.32	23,829,837.15	22,036,649.73	13,994,951.88	16,005,400.48	17,705,724.77	15,706,232.26	17,706,232.26	18,404,579.12	23,604,792.46	
Extranjero	-2,482,291.08	-2.59	95,924,897.67	89,645,818.48	100,126,497.51	111,129,974.12	73,214,096.73	82,761,122.40	117,952,137.09	99,287,884.11	96,337,220.07	98,212,486.23	70,216,132.27	65,974,370.56	93,442,606.59	
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	3,213,247.17	22.40	14,345,359.93	13,628,076.40	14,066,076.12	21,094,010.84	15,332,178.41	14,936,511.20	14,774,481.23	14,753,381.81	15,256,152.98	16,824,177.51	17,265,161.48	17,704,802.31	17,558,607.10	
A la Vista	901,735.96	115.55	780,397.34	873,487.59	1,282,585.59	1,664,710.36	1,917,472.94	1,611,284.68	1,562,024.60	1,626,309.63	1,315,478.62	1,546,234.28	1,589,743.95	1,984,802.29	1,682,133.30	
A Plazo	1,800,338.46	14.03	12,829,398.57	12,231,248.49	11,910,610.45	18,445,007.49	12,362,682.89	12,275,363.10	12,323,745.98	12,349,916.48	13,106,701.22	14,131,944.79	14,456,994.91	14,485,000.86	14,629,737.03	
De Ahorro	511,172.75	69.49	735,564.02	523,340.32	872,880.08	984,292.99	1,052,022.58	1,049,863.42	888,710.65	777,155.70	833,973.14	1,145,998.44	1,218,422.62	1,234,999.16	1,246,736.77	
De Bancos	-5,695,538.25	-6.98	81,579,537.74	76,017,742.08	86,060,421.39	90,035,963.28	57,881,918.32	67,824,611.20	103,177,655.86	84,534,502.30	81,081,067.09	81,388,308.72	52,950,970.79	48,269,568.25	75,883,999.49	
A la Vista	-5,615,538.25	-9.64	58,234,537.74	52,672,742.08	62,715,421.39	66,690,963.28	34,536,918.32	44,479,611.20	79,912,655.86	61,269,502.30	57,816,067.09	58,123,308.72	29,685,970.79	25,004,568.25	52,618,999.49	
A Plazo	-80,000.00	-0.34	23,345,000.00	23,345,000.00	23,345,000.00	23,345,000.00	23,345,000.00	23,345,000.00	23,265,000.00	23,265,000.00	23,265,000.00	23,265,000.00	23,265,000.00	23,265,000.00	23,265,000.00	
OBLIGACIONES	-31,811,000.00	-49.02	64,894,000.00	66,193,000.00	65,193,000.00	66,723,000.00	65,690,000.00	68,029,000.00	43,135,000.00	38,292,000.00	33,653,000.00	8,200,000.00	10,000,000.00	18,500,000.00	33,083,000.00	
Locales	1,200,000.00	25.00	4,800,000.00	7,000,000.00	5,000,000.00	2,900,000.00	5,099,999.00	3,400,000.00	3,000,000.00	2,000,000.00	2,000,000.00	200,000.00	3,500,000.00	3,500,000.00	6,000,000.00	
Extranjero	-33,011,000.00	-54.93	60,094,000.00	59,193,000.00	60,193,000.00	63,823,000.00	60,590,001.00	64,629,000.00	40,135,000.00	36,292,000.00	31,653,000.00	8,000,000.00	6,500,000.00	15,000,000.00	27,083,000.00	



Towerbank International Inc.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002		2003												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
OTROS PASIVOS	4,252,701.66	92.39	4,602,937.11	5,120,869.62	6,940,024.97	5,703,280.87	4,120,060.98	4,265,771.85	5,404,530.59	6,068,295.12	5,918,172.35	8,257,100.14	7,895,233.36	8,360,713.01	8,855,638.77
Locales	4,985,936.71	162.87	3,061,331.67	3,756,293.83	5,393,676.27	4,385,581.20	3,714,069.10	3,752,883.03	4,326,467.34	5,831,437.99	5,576,198.42	8,079,960.70	7,543,195.11	8,086,535.69	8,047,268.38
Extranjero	-733,235.05	-47.56	1,541,605.44	1,364,575.79	1,546,348.70	1,317,699.67	405,991.88	512,888.82	1,078,063.25	236,857.13	341,973.93	177,139.44	352,038.25	274,177.32	808,370.39
PATRIMONIO	378,184.78	1.03	36,718,306.90	37,114,663.75	32,522,273.05	33,195,753.19	33,249,862.98	33,878,680.85	34,347,054.82	32,073,430.35	31,416,085.02	32,640,395.37	33,888,678.23	34,158,897.38	37,096,491.68
Capital	750,000.00	2.40	31,250,000.00	31,250,000.00	31,250,000.00	31,250,000.00	31,250,000.00	31,250,000.00	31,250,000.00	31,250,000.00	31,250,000.00	31,250,000.00	31,250,000.00	31,250,000.00	32,000,000.00
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	-4,983.80	-100.00	4,983.80	-128,819.32	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	2,458,757.00	-116.99	-2,101,693.00	5,440,015.56	440,023.06	425,524.32	358,034.57	358,034.57	357,064.00	357,064.00	357,064.00	357,064.00	357,064.00	357,064.00	357,064.00
Utilidad de Periodo	-2,823,980.59	-37.33	7,565,016.10	553,467.51	1,900,421.32	1,946,141.50	2,440,839.50	2,532,889.98	3,050,793.41	3,471,085.58	1,810,633.44	2,077,875.91	2,495,122.64	2,850,157.11	4,741,035.51
Ganancia o Perdida en Valores Disponible para la Venta	-1,607.83	0.00	0.00	0.00	-1,068,171.33	-425,912.63	-799,011.09	-262,243.70	-310,802.59	-3,004,719.23	-2,001,612.42	-1,044,544.54	-213,508.41	-298,323.73	-1,607.83
PASIVO Y PATRIMONIO	-28,996,883.60	-8.96	323,701,289.17	318,010,405.66	318,426,977.04	332,018,371.12	294,126,141.14	303,474,254.13	310,543,326.15	284,185,909.84	274,465,239.93	251,883,875.47	226,829,972.53	235,382,520.25	294,704,405.57