

TOWERBANK INTERNATIONAL, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017												
			2016 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(49,864.37)	(27.31%)	182,557.87	195,721.10	169,244.31	151,856.00	134,445.60	133,435.12	161,195.01	147,109.67	169,201.59	168,158.04	156,564.76	141,273.48	132,693.50
Depositos Locales en Bancos	(6,829.45)	(15.13%)	45,136.99	42,251.30	33,724.58	31,971.34	32,077.03	27,267.82	35,030.28	36,511.25	36,067.04	36,269.82	36,616.26	35,038.42	38,307.54
A la Vista	(429.45)	(5.55%)	7,736.99	8,751.09	9,224.58	8,471.34	9,077.03	7,267.82	7,030.28	9,511.25	9,067.04	7,269.82	7,614.50	8,038.42	7,307.54
A Plazo	(6,400.00)	(17.11%)	37,400.00	33,500.21	24,500.00	23,500.00	23,000.00	20,000.00	28,000.00	27,000.00	27,000.00	29,000.00	29,001.76	27,000.00	31,000.00
Depositos Extranjeros en Bancos	(42,440.56)	(32.54%)	130,421.28	146,454.40	126,162.14	112,675.51	94,214.33	100,121.74	117,394.69	103,809.86	124,858.24	125,114.89	113,284.39	100,230.19	87,980.72
A la Vista	(42,440.56)	(32.69%)	129,841.28	145,874.40	125,582.14	112,095.51	93,634.33	99,541.74	114,814.69	101,229.86	122,278.24	122,534.89	110,704.39	97,650.19	87,400.72
A Plazo	0.00	0.00%	580.00	580.00	580.00	580.00	580.00	580.00	2,580.00	2,580.00	2,580.00	2,580.00	2,580.00	2,580.00	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	(594.36)	(8.49%)	6,999.59	7,015.41	9,357.60	7,209.15	8,154.25	6,045.56	8,770.04	6,788.56	8,276.31	6,773.33	6,664.12	6,004.87	6,405.23
CARTERA CREDITICIA	36,849.30	5.19%	710,558.73	713,387.29	721,704.92	718,496.35	722,989.42	733,528.90	722,499.67	734,507.80	741,678.66	748,617.49	747,301.02	752,069.60	747,408.02
Locales	24,176.77	4.63%	522,626.56	526,429.80	533,295.17	528,314.93	529,394.49	536,565.77	528,417.85	536,861.61	534,752.86	542,989.52	542,881.44	548,748.17	546,803.34
Extranjero	12,287.48	6.43%	191,167.06	190,292.77	191,721.54	193,538.90	197,044.39	200,476.74	197,620.01	201,273.26	210,636.08	209,424.75	208,307.01	207,289.24	203,454.54
Menos Provisiones	(385.05)	(11.90%)	3,234.90	3,335.28	3,311.79	3,357.48	3,449.46	3,513.61	3,538.18	3,627.06	3,710.27	3,796.78	3,887.43	3,967.80	2,849.85
Locales	(385.05)	(17.46%)	2,205.56	2,305.94	2,282.45	2,328.14	2,420.12	2,484.27	2,508.84	2,597.72	2,680.94	2,767.44	2,858.09	2,938.47	1,820.52
Extranjero	0.00	0.00%	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	1,029.34	1,029.34	1,029.34	1,029.34
INVERSIONES EN VALORES	24,561.50	35.07%	70,041.43	80,472.59	102,042.70	127,189.88	127,616.46	112,684.22	96,112.92	99,480.81	70,770.97	79,438.97	98,171.16	100,215.37	94,602.93
Locales	26,432.42	75.94%	34,808.25	45,167.86	55,185.23	81,343.72	76,765.62	64,414.01	50,853.59	54,165.82	32,138.33	40,687.21	59,348.96	61,489.63	61,240.67
Extranjero	(1,870.92)	(5.31%)	35,233.18	35,304.74	46,857.47	45,846.17	50,850.84	48,270.21	45,259.32	45,314.99	38,632.65	38,751.76	38,822.20	38,725.73	33,362.26
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	1,568.56	6.34%	24,750.37	25,415.71	27,561.34	27,252.33	28,238.29	32,591.06	26,048.80	29,254.67	29,322.62	26,617.16	29,832.02	28,514.55	26,318.93
Locales	1,346.31	5.79%	23,244.92	23,936.84	25,871.68	25,765.63	26,785.42	30,793.97	24,397.86	24,268.25	24,234.01	24,766.54	28,265.75	26,786.98	24,591.23
Extranjero	222.25	14.76%	1,505.45	1,478.87	1,689.66	1,486.70	1,452.87	1,797.10	1,650.94	4,986.42	5,088.61	1,850.61	1,566.27	1,727.57	1,727.70
TOTAL DE ACTIVOS	13,114.99	1.33%	987,908.40	1,014,996.70	1,020,553.27	1,024,794.56	1,013,289.77	1,012,239.30	1,005,856.40	1,010,352.95	1,010,973.85	1,022,831.66	1,031,868.97	1,022,072.99	1,001,023.39
DEPOSITOS	21,840.35	2.73%	798,589.10	818,651.09	821,095.73	834,973.55	831,822.81	836,958.36	836,489.16	838,193.17	832,528.90	838,633.57	849,966.66	839,590.13	820,429.45
Locales	42,119.69	8.66%	486,333.81	480,854.06	482,427.84	485,013.42	487,034.92	490,961.74	492,236.26	497,462.87	487,794.03	497,664.81	506,765.31	504,414.97	528,453.50

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Utilidad de Periodos Anteriores	(686.59)	83.74%	(819.89)	3,742.48	3,742.48	3,311.23	(188.77)	(188.77)	(629.60)	(629.60)	(629.60)	(1,070.43)	(1,070.43)	(1,070.43)	(1,506.48)
Utilidad de Periodo	473.82	10.39%	4,562.37	230.21	486.23	1,022.23	1,364.94	2,020.66	2,526.51	2,895.41	3,300.76	3,615.87	3,962.05	4,166.92	5,036.19
Ganancia o Perdida en Valores Disponibles para la Venta	(432.75)	13.33%	(3,246.78)	(3,169.42)	(3,091.57)	(3,117.52)	(3,038.50)	(3,204.10)	(3,309.22)	(3,190.86)	(3,399.58)	(3,251.04)	(3,238.68)	(3,335.73)	(3,679.53)
Deuda Subordinada	(8,841.99)	(100.00%)	8,841.99	8,841.99	8,841.99	8,841.99	8,841.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	13,114.99	1.33%	987,908.40	1,014,996.70	1,020,553.27	1,024,794.56	1,013,289.77	1,012,239.30	1,005,856.40	1,010,352.95	1,010,973.85	1,022,831.66	1,031,868.97	1,022,072.99	1,001,023.39