

**TOWERBANK INTERNATIONAL, INC.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2017 A DICIEMBRE 2018**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2018												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(12,136.83)	(9.14%)	132,833.50	107,428.64	111,204.07	128,012.19	118,220.65	119,974.00	123,909.47	126,359.19	108,743.05	145,921.59	131,785.18	149,076.49	120,696.67
Depositos Locales en Bancos	1,102.84	2.88%	38,307.54	38,017.30	37,193.95	38,105.41	36,099.54	35,501.19	35,447.37	35,434.78	43,704.68	39,405.48	36,068.59	34,751.76	39,410.39
A la Vista	102.84	1.41%	7,307.54	7,017.30	5,693.95	8,105.41	6,099.54	6,501.19	7,447.37	8,434.78	14,704.68	7,405.48	9,068.59	7,751.76	7,410.39
A Plazo	1,000.00	3.23%	31,000.00	31,000.00	31,500.00	30,000.00	30,000.00	29,000.00	28,000.00	27,000.00	29,000.00	32,000.00	27,000.00	27,000.00	32,000.00
Depositos Extranjeros en Bancos	(11,843.41)	(13.44%)	88,120.72	62,304.44	67,639.48	83,698.67	74,410.89	77,332.72	82,570.51	84,580.27	58,759.38	99,705.57	89,508.16	107,194.55	76,277.32
A la Vista	(11,263.41)	(12.87%)	87,540.72	61,724.44	67,059.48	83,118.67	74,410.89	77,332.72	82,570.51	84,580.27	58,759.38	99,705.57	89,508.16	107,194.55	76,277.32
A Plazo	(580.00)	(100.00%)	580.00	580.00	580.00	580.00	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	(1,396.27)	(21.80%)	6,405.23	7,106.90	6,370.64	6,208.11	7,710.21	7,140.09	5,891.59	6,344.14	6,278.99	6,810.54	6,208.42	7,130.18	5,008.96
<b>CARTERA CREDITICIA</b>	19,572.80	2.62%	747,408.02	754,459.74	749,635.81	748,523.41	749,233.03	762,427.34	756,406.76	768,160.26	754,309.66	753,146.88	775,583.10	763,250.57	766,980.82
Locales	(11,411.44)	(2.09%)	546,803.34	539,839.80	540,289.12	534,592.61	530,457.81	529,552.12	521,203.08	528,885.61	526,698.62	521,746.81	529,728.39	527,861.84	535,391.89
Extranjero	37,045.07	18.21%	203,454.54	219,427.88	214,297.10	219,863.96	224,393.92	238,560.38	240,408.84	244,570.52	233,034.58	238,216.69	252,789.15	242,408.89	240,499.61
Menos Provisiones	6,060.83	212.67%	2,849.85	4,807.94	4,950.41	5,933.16	5,618.71	5,685.16	5,205.17	5,295.88	5,423.54	6,816.63	6,934.43	7,020.16	8,910.68
Locales	3,138.46	172.39%	1,820.52	3,778.60	3,921.07	5,654.29	5,410.92	5,134.94	4,674.36	4,743.53	4,700.11	5,037.47	4,860.60	5,017.01	4,958.97
Extranjero	2,922.37	283.91%	1,029.34	1,029.34	1,029.34	278.87	207.79	550.23	530.82	552.35	723.43	1,779.15	2,073.84	2,003.15	3,951.71
<b>INVERSIONES EN VALORES</b>	(9,321.15)	(9.85%)	94,602.93	101,604.45	101,360.70	100,964.68	100,463.49	99,683.54	98,910.44	99,287.28	97,165.91	97,263.71	96,305.75	95,889.34	85,281.78
Locales	(7,359.10)	(12.02%)	61,240.67	73,401.31	69,352.87	69,163.44	68,667.62	68,078.12	67,415.08	67,566.92	65,633.71	65,591.23	64,423.60	64,268.01	53,881.57
Extranjero	(1,962.05)	(5.88%)	33,362.26	28,203.14	32,007.83	31,808.14	31,802.95	31,612.50	31,502.44	31,726.92	31,538.78	31,679.05	31,888.72	31,627.90	31,400.21
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	6.89	7.07	7.07	7.07	6.57	6.57	6.57	6.57	6.57	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	5.96	7.07	7.07	7.07	6.57	6.57	6.57	6.57	6.57	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	2,598.28	9.90%	26,244.88	27,595.79	28,209.60	26,658.18	27,672.53	29,020.65	29,182.03	28,121.56	76,002.59	34,283.76	36,211.40	33,039.23	28,843.16
Locales	1,118.83	4.56%	24,517.18	25,758.39	26,260.53	24,652.54	24,917.97	25,838.92	25,789.10	24,758.10	26,652.73	30,693.81	32,643.99	29,135.10	25,636.01
Extranjero	1,479.45	85.63%	1,727.70	1,837.40	1,949.07	2,005.65	2,754.56	3,181.73	3,392.93	3,363.46	49,349.86	3,589.95	3,567.41	3,904.12	3,207.15
<b>TOTAL DE ACTIVOS</b>	713.10	0.07%	1,001,089.34	991,088.62	990,410.18	1,004,158.46	995,589.70	1,011,105.52	1,008,408.70	1,021,928.29	1,036,221.21	1,030,615.93	1,039,885.43	1,041,255.62	1,001,802.43
<b>DEPOSITOS</b>	(36,264.15)	(4.42%)	820,429.45	805,719.48	800,883.17	810,808.25	785,789.60	800,279.61	799,004.22	808,364.10	824,317.93	824,983.25	828,228.12	824,273.78	784,165.30
Locales	30,526.04	5.78%	528,453.50	514,063.48	507,141.88	522,771.50	506,830.73	518,226.30	522,540.62	528,956.39	530,760.54	538,244.20	545,529.58	526,551.62	558,979.54



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Utilidad de Periodos Anteriores	(10,712.48)	553.89%	(1,934.04)	(2,125.10)	(5,921.45)	(7,286.75)	(7,212.70)	(8,669.53)	(9,110.36)	(9,772.04)	(9,772.04)	(11,419.12)	(11,419.12)	(11,419.12)	(12,646.52)
Utilidad de Periodo	7,613.59	149.22%	5,102.13	731.31	4,867.37	7,360.40	7,628.46	8,702.08	8,949.41	9,731.04	10,081.89	10,726.53	11,449.32	11,850.05	12,715.72
Ganancia o Perdida en Valores Disponibles para la Venta	2,650.44	(72.03%)	(3,679.53)	31.99	(474.64)	(651.88)	(1,077.57)	(611.55)	(1,010.05)	(1,104.51)	(967.43)	(973.50)	(1,058.14)	(1,292.92)	(1,029.09)
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
<b>PASIVO Y PATRIMONIO</b>	<b>713.10</b>	<b>0.07%</b>	<b>1,001,089.34</b>	<b>991,088.62</b>	<b>990,410.18</b>	<b>1,004,158.46</b>	<b>995,589.70</b>	<b>1,011,105.52</b>	<b>1,008,408.70</b>	<b>1,021,928.29</b>	<b>1,036,221.21</b>	<b>1,030,615.93</b>	<b>1,039,885.43</b>	<b>1,041,255.62</b>	<b>1,001,802.43</b>