

TOWERBANK INTERNATIONAL, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(18,366.10)	(13.51%)	135,957.96	138,909.21	120,496.45	139,614.62	122,774.71	156,841.98	136,811.16	154,516.80	143,679.30	144,073.94	144,118.14	131,962.16	117,591.85
Depositos Locales en Bancos	(17,920.61)	(32.47%)	55,183.16	44,934.15	47,229.88	54,168.28	43,228.42	51,200.75	45,007.19	45,741.63	40,390.69	40,645.26	40,409.44	40,579.40	37,262.55
A la Vista	(11,432.12)	(50.40%)	22,683.15	14,433.82	16,728.44	23,666.07	12,725.16	20,696.31	12,501.66	15,235.19	9,882.98	10,136.59	9,899.43	12,068.95	11,251.03
A Plazo	(6,488.49)	(19.96%)	32,500.01	30,500.33	30,501.45	30,502.21	30,503.27	30,504.44	32,505.53	30,506.45	30,507.71	30,508.67	30,510.00	28,510.45	26,011.52
Depositos Extranjeros en Bancos	(811.78)	(1.09%)	74,760.01	86,761.25	66,782.94	79,284.99	73,773.87	97,784.40	85,534.42	101,695.02	96,119.31	95,814.02	96,555.40	84,862.83	73,948.23
A la Vista	(811.78)	(1.09%)	74,760.01	86,761.25	66,782.94	79,284.99	73,773.87	97,784.40	85,534.42	101,695.02	96,119.31	95,814.02	96,555.40	84,862.83	73,948.23
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	366.28	6.09%	6,014.79	7,213.81	6,483.63	6,161.35	5,772.41	7,856.82	6,269.55	7,080.15	7,169.30	7,614.66	7,153.31	6,519.92	6,381.07
CARTERA CREDITICIA	12,964.67	1.90%	680,685.49	680,516.38	677,265.92	674,866.13	683,492.49	682,392.76	688,652.24	682,835.94	696,213.02	691,967.04	692,824.08	693,810.72	693,650.16
Locales	(17,028.01)	(3.52%)	483,505.27	477,587.30	473,376.67	463,359.34	460,532.16	457,469.37	466,528.52	466,597.95	469,204.89	468,363.87	471,979.48	474,707.01	466,477.27
Extranjero	31,051.32	15.10%	205,626.07	212,012.27	213,090.99	220,854.94	232,419.93	234,216.50	231,390.49	225,464.24	236,263.06	232,955.23	230,277.73	228,531.17	236,677.39
Menos Provisiones	1,058.64	12.53%	8,445.85	9,083.19	9,201.73	9,348.16	9,459.60	9,293.11	9,266.77	9,226.25	9,254.93	9,352.06	9,433.13	9,427.47	9,504.49
Locales	917.20	14.81%	6,193.66	6,771.00	6,588.85	6,721.49	9,044.45	6,891.29	6,786.44	6,706.43	6,591.09	6,540.38	7,030.56	7,000.53	7,110.87
Extranjero	141.44	6.28%	2,252.19	2,312.19	2,612.89	2,626.67	415.15	2,401.81	2,480.33	2,519.82	2,663.83	2,811.68	2,402.57	2,426.94	2,393.62
INVERSIONES EN VALORES	10,087.23	7.63%	132,283.08	138,876.24	146,303.23	130,253.75	134,683.81	128,708.86	163,577.39	162,186.10	148,001.18	145,029.53	140,404.71	138,140.32	142,370.30
Locales	(1,598.09)	(4.91%)	32,568.90	32,562.40	31,550.40	28,200.89	27,206.10	26,731.16	24,146.28	28,168.11	29,192.81	31,384.79	31,321.79	31,317.87	30,970.81
Extranjero	11,688.93	11.72%	99,714.18	106,313.84	114,752.82	102,052.86	107,477.71	101,977.69	139,431.11	134,017.98	118,808.38	113,644.74	109,082.92	106,826.25	111,403.11
Menos Provisiones	3.62	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.80	3.62
Locales	3.62	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.80	3.62
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	(3,724.67)	(7.74%)	48,132.82	48,947.74	48,469.59	47,800.99	50,381.33	51,006.11	49,756.76	50,184.85	49,714.31	46,968.95	44,962.67	50,321.22	44,408.15
Locales	(5,305.98)	(12.02%)	44,128.25	44,579.55	43,795.13	43,277.45	45,884.04	46,280.00	44,676.44	44,974.57	43,909.02	41,241.58	39,673.77	42,550.74	38,822.27
Extranjero	1,581.31	39.49%	4,004.57	4,368.20	4,674.46	4,523.55	4,497.29	4,726.11	5,080.32	5,210.28	5,805.28	5,727.36	5,288.90	7,770.48	5,585.88
TOTAL DE ACTIVOS	961.12	0.10%	997,059.35	1,007,249.57	992,535.19	992,535.49	991,332.34	1,018,949.70	1,038,797.54	1,049,723.69	1,037,607.81	1,028,039.47	1,022,309.61	1,014,234.42	998,020.47
DEPOSITOS	21,206.29	2.56%	826,994.18	833,120.90	821,829.26	821,790.23	826,923.34	849,663.28	873,407.17	891,844.23	885,310.59	890,656.40	892,978.84	874,459.67	848,200.48
Locales	(2,313.26)	(0.40%)	579,706.30	561,634.36	560,073.86	554,428.48	554,424.03	560,456.80	579,452.47	591,562.42	586,517.86	585,360.43	582,015.88	578,728.56	577,393.04

TOWERBANK INTERNATIONAL, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2021												
			2020	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
Oficiales	(0.42)	(0.42%)	100.42	100.39	100.07	100.03	100.00	100.00	100.17	100.14	100.14	100.11	100.08	100.04	100.01
De Particulares	8,237.90	1.51%	543,790.48	527,725.76	526,161.61	520,514.27	520,505.55	527,536.93	546,544.87	558,654.54	553,606.45	553,496.71	550,149.81	546,864.68	552,028.37
A la Vista	470.17	0.83%	56,400.99	49,046.07	51,499.87	48,898.27	50,333.79	52,652.61	52,859.96	53,819.45	52,472.78	55,763.47	54,687.31	59,182.49	56,871.17
A Plazo	(16,123.99)	(4.66%)	345,933.68	334,055.76	327,208.28	322,828.60	322,650.61	323,126.02	334,006.56	341,493.91	334,196.54	334,966.22	334,091.30	329,164.94	329,809.70
De Ahorros	23,891.71	16.89%	141,455.80	144,623.93	147,453.46	148,787.40	147,521.15	151,758.30	159,678.34	163,341.18	166,937.13	162,767.02	161,371.19	158,517.24	165,347.51
De Bancos	(10,550.73)	(29.46%)	35,815.40	33,808.21	33,812.18	33,814.17	33,818.49	32,819.87	32,807.43	32,807.74	32,811.26	31,763.61	31,765.99	31,763.85	25,264.67
A la Vista	0.00	0.00%	0.00	0.00	1.35	0.00	1.35	1.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	(10,550.73)	(29.46%)	35,815.40	33,808.21	33,810.83	33,814.17	33,817.13	32,818.51	32,807.43	32,807.74	32,811.26	31,763.61	31,765.99	31,763.85	25,264.67
Extranjero	23,519.55	9.51%	247,287.88	271,486.55	261,755.40	267,361.75	272,499.31	289,206.48	293,954.70	300,281.81	298,792.73	305,295.97	310,962.96	295,731.10	270,807.43
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	35,335.25	31.06%	113,768.38	128,817.77	118,217.07	123,797.56	119,521.40	132,088.88	129,658.47	138,202.14	136,739.76	142,829.25	149,264.26	150,349.58	149,103.64
A la Vista	17,490.58	122.89%	14,232.71	26,720.20	14,730.25	18,069.99	17,023.74	17,787.71	15,655.16	24,353.16	17,058.52	21,990.99	26,591.47	29,202.79	31,723.29
A Plazo	14,321.57	21.94%	65,285.12	67,055.38	72,664.78	73,536.67	74,195.09	77,590.89	76,324.05	77,279.65	77,622.95	76,655.05	77,057.10	78,556.84	79,606.69
De Ahorros	3,523.10	10.29%	34,250.56	35,042.19	30,822.05	32,190.90	28,302.57	36,710.28	37,679.25	36,569.33	42,058.29	44,183.21	45,615.69	42,589.95	37,773.65
De Bancos	(11,815.70)	(8.85%)	133,519.50	142,668.77	143,538.33	143,564.19	152,977.91	157,117.61	164,296.23	162,079.67	162,052.98	162,466.72	161,698.70	145,381.53	121,703.80
A la Vista	1,184.30	11.82%	10,019.50	19,168.77	20,038.33	20,064.19	29,477.91	33,617.61	40,796.23	38,579.67	38,552.98	38,966.72	38,198.70	21,881.53	11,203.80
A Plazo	(13,000.00)	(10.53%)	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	123,500.00	110,500.00
OBLIGACIONES	(14,324.04)	(34.72%)	41,260.02	44,202.37	42,190.96	39,194.11	34,197.27	39,393.45	32,164.40	29,317.56	24,319.45	10,810.83	4,867.79	10,067.79	26,935.98
Locales	(27,014.48)	(68.92%)	39,196.98	39,202.37	37,190.96	34,194.11	34,197.27	34,200.42	24,603.58	21,756.73	16,758.63	3,250.00	2,500.00	2,500.00	12,182.50
Extranjero	12,690.44	615.13%	2,063.04	5,000.00	5,000.00	5,000.00	0.00	5,193.03	7,560.83	7,560.83	7,560.83	7,560.83	2,367.79	7,567.79	14,753.48
OTROS PASIVOS	(5,633.38)	(29.77%)	18,925.99	19,970.37	18,459.45	22,409.56	20,694.12	20,008.59	23,557.58	18,677.71	17,759.55	16,488.68	14,421.28	19,605.80	13,292.61
Locales	(5,521.17)	(31.63%)	17,455.27	18,615.45	16,902.85	20,931.70	19,082.16	18,240.95	22,515.30	18,078.34	16,972.24	15,545.94	13,287.76	18,399.95	11,934.09
Extranjero	(112.20)	(7.63%)	1,470.72	1,354.92	1,556.59	1,477.86	1,611.96	1,767.64	1,042.28	599.38	787.31	942.74	1,133.53	1,205.85	1,358.52
PATRIMONIO	(287.75)	(0.26%)	109,879.16	109,955.93	110,055.52	109,141.59	109,517.62	109,884.38	109,668.39	109,884.19	110,218.21	110,083.56	110,041.69	110,101.16	109,591.40
Capital	0.00	0.00%	93,807.01	93,807.01	93,807.01	93,807.01	93,807.01	93,807.01	93,807.01	93,807.01	93,807.01	93,807.01	93,807.01	93,807.01	93,807.01
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	(1,413.24)	(11.39%)	12,403.93	12,277.62	12,277.62	12,326.06	12,326.06	12,426.85	12,459.79	12,459.79	12,556.03	12,622.81	12,647.79	12,647.79	10,990.69
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	10,170.78	10,170.78	10,170.78	10,170.78	10,170.78
Otras Reservas	(1,413.24)	(63.28%)	2,233.16	2,106.85	2,106.85	2,155.29	2,155.29	2,256.07	2,289.02	2,289.02	2,385.26	2,452.03	2,477.01	2,477.01	819.92

TOWERBANK INTERNATIONAL, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	2,211.91	337.76%	654.87	3,334.88	3,334.88	2,523.37	2,523.37	2,742.94	2,274.55	2,274.55	2,178.31	1,670.70	1,645.73	1,645.73	2,866.78
Utilidad de Periodo	(526.32)	(18.53%)	2,840.85	141.91	276.94	578.51	859.48	754.49	1,011.12	1,154.02	1,536.04	1,775.77	2,139.82	2,278.88	2,314.53
Ganancia o Perdida en Valores Disponibles para la Venta	(560.10)	(324.70%)	172.50	394.51	359.07	(93.36)	1.69	153.09	115.92	188.81	140.82	207.26	(198.66)	(278.25)	(387.60)
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	961.12	0.10%	997,059.35	1,007,249.57	992,535.19	992,535.49	991,332.34	1,018,949.70	1,038,797.54	1,049,723.69	1,037,607.81	1,028,039.47	1,022,309.61	1,014,234.42	998,020.47