

TOWERBANK INTERNATIONAL, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(6,649.92)	(5.66%)	117,591.85	108,931.93	98,421.70	106,914.22	88,816.43	98,417.72	95,840.15	90,861.22	81,092.19	91,613.50	104,816.46	95,237.92	110,941.93
Depositos Locales en Bancos	16,400.64	44.01%	37,262.55	31,252.70	34,831.11	35,103.31	31,282.76	31,697.86	28,650.17	28,080.19	24,590.76	29,117.19	37,855.01	32,445.36	53,663.19
A la Vista	15,896.87	141.29%	11,251.03	8,244.83	11,822.46	12,093.31	8,270.63	10,684.56	10,141.95	10,578.02	8,088.19	11,613.62	18,350.28	11,939.53	27,147.91
A Plazo	503.76	1.94%	26,011.52	23,007.87	23,008.64	23,010.00	23,012.12	21,013.30	18,508.22	17,502.17	16,502.57	17,503.57	19,504.73	20,505.83	26,515.28
Depositos Extranjeros en Bancos	(22,814.06)	(30.85%)	73,948.23	70,569.31	57,278.44	65,725.90	50,953.83	59,496.84	60,210.98	55,298.62	50,424.61	55,634.78	60,196.61	56,356.99	51,134.17
A la Vista	(22,814.06)	(30.85%)	73,948.23	70,569.31	57,278.44	65,725.90	50,953.83	59,496.84	60,210.98	55,298.62	50,424.61	55,634.78	60,196.61	56,356.99	51,134.17
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	(236.50)	(3.71%)	6,381.07	7,109.93	6,312.15	6,085.01	6,579.84	7,223.03	6,979.00	7,482.41	6,076.82	6,861.53	6,764.85	6,435.57	6,144.57
CARTERA CREDITICIA	(12,468.26)	(1.80%)	693,626.62	681,642.24	686,106.27	677,671.95	678,381.22	681,476.96	681,990.07	672,696.43	690,476.98	691,766.38	692,509.92	694,521.89	681,158.36
Locales	(10,447.17)	(2.24%)	466,477.27	465,981.86	463,889.48	456,257.32	456,970.77	455,194.70	455,075.09	451,500.56	450,880.73	456,183.55	454,060.53	456,788.41	456,030.09
Extranjero	(1,434.90)	(0.61%)	236,677.39	225,244.40	231,821.01	231,106.23	231,206.09	236,164.39	236,844.23	231,210.25	249,605.41	245,582.92	248,505.52	247,877.45	235,242.48
Menos Provisiones	586.18	6.15%	9,528.03	9,584.02	9,604.22	9,691.60	9,795.65	9,882.14	9,929.25	10,014.38	10,009.15	10,000.09	10,056.12	10,143.97	10,114.21
Locales	461.51	6.46%	7,142.62	7,164.59	7,181.56	7,049.89	7,168.05	7,332.27	7,413.93	7,518.35	7,619.11	7,458.02	8,495.78	7,630.64	7,604.12
Extranjero	124.67	5.23%	2,385.42	2,419.43	2,422.67	2,641.71	2,627.59	2,549.87	2,515.32	2,496.03	2,390.04	2,542.07	1,560.34	2,513.33	2,510.09
INVERSIONES EN VALORES	13,943.54	9.79%	142,370.30	151,751.51	148,439.27	146,917.01	167,418.39	164,637.57	155,806.23	153,359.21	146,644.67	149,380.17	141,532.30	141,113.39	156,313.85
Locales	(10,843.57)	(35.01%)	30,970.81	30,868.62	30,798.12	29,739.64	27,206.28	27,118.30	22,661.93	24,654.73	21,628.06	20,614.43	20,573.69	20,582.72	20,127.24
Extranjero	24,785.87	22.25%	111,403.11	120,886.51	117,644.78	117,180.99	140,215.73	137,522.88	133,147.50	128,707.68	125,019.81	128,768.44	120,961.30	120,533.37	136,188.98
Menos Provisiones	(1.25)	(34.46%)	3.62	3.62	3.62	3.62	3.62	3.62	3.20	3.20	3.20	2.70	2.70	2.70	2.37
Locales	(1.25)	(34.46%)	3.62	3.62	3.62	3.62	3.62	3.62	3.20	3.20	3.20	2.70	2.70	2.70	2.37
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	3,160.73	7.20%	43,881.17	51,710.34	53,043.26	51,657.07	47,512.69	48,159.46	49,112.97	51,629.55	56,360.99	52,545.78	50,175.29	49,807.75	47,041.90
Locales	2,037.83	5.32%	38,295.29	44,126.12	44,435.84	43,196.62	40,869.34	40,987.06	41,666.39	43,827.63	45,772.85	45,840.31	43,539.43	42,885.84	40,333.12
Extranjero	1,122.90	20.10%	5,585.88	7,584.22	8,607.42	8,460.45	6,643.36	7,172.40	7,446.59	7,801.92	10,588.14	6,705.47	6,635.86	6,921.91	6,708.77
TOTAL DE ACTIVOS	(2,013.90)	(0.20%)	997,469.95	994,036.01	986,010.49	983,160.25	982,128.73	992,691.70	982,749.42	968,546.41	974,574.83	985,305.83	989,033.98	980,680.94	995,456.04
DEPOSITOS	(5,045.26)	(0.59%)	848,200.48	838,248.24	836,679.91	835,243.82	832,545.26	848,645.41	842,316.49	828,333.58	829,578.19	835,675.30	845,019.80	836,730.35	843,155.22
Locales	(4,000.90)	(0.69%)	577,393.04	572,555.56	570,233.65	572,324.84	573,261.33	587,099.05	579,844.97	570,944.57	572,427.36	565,126.06	564,881.79	563,150.16	573,392.15

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(0.01)	(0.01%)	100.01	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
De Particulares	(11,279.49)	(2.04%)	552,028.37	548,191.17	547,867.06	549,958.50	551,893.61	565,729.46	558,739.47	552,340.64	549,822.16	543,510.48	543,255.17	540,519.65	540,748.88
A la Vista	(2,901.57)	(5.10%)	56,871.17	57,429.49	54,742.79	54,567.29	53,347.12	57,355.08	56,183.24	54,618.54	52,312.43	56,769.46	60,175.45	54,239.79	53,969.60
A Plazo	9,294.80	2.82%	329,809.70	331,475.06	332,187.43	339,996.93	342,733.33	349,346.04	346,838.57	338,624.53	335,906.96	329,474.36	329,920.69	336,947.84	339,104.50
De Ahorros	(17,672.73)	(10.69%)	165,347.51	159,286.63	160,936.83	155,394.28	155,813.17	159,028.34	155,717.65	159,097.57	161,602.78	157,266.66	153,159.03	149,332.03	147,674.78
De Bancos	7,278.59	28.81%	25,264.67	24,264.39	22,266.60	22,266.35	21,267.71	21,269.60	21,005.49	18,503.92	22,505.20	21,515.58	21,526.62	22,530.51	32,543.26
A la Vista	0.00	0.00%	0.00	0.00	0.00	1.26	0.00	1.26	1.26	1.26	1.26	0.00	0.00	1.26	0.00
A Plazo	7,278.59	28.81%	25,264.67	24,264.39	22,266.60	22,265.09	21,267.71	21,268.34	21,004.24	18,502.66	22,503.94	21,515.58	21,526.62	22,529.25	32,543.26
Extranjero	(1,044.36)	(0.39%)	270,807.43	265,692.67	266,446.26	262,918.97	259,283.93	261,546.36	262,471.52	257,389.02	257,150.83	270,549.24	280,138.01	273,580.19	269,763.07
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	22,223.37	14.90%	149,103.64	155,192.67	155,946.26	152,418.97	148,783.93	151,046.36	148,610.94	146,889.02	146,650.83	160,049.24	165,639.87	161,544.47	171,327.01
A la Vista	1,060.87	3.34%	31,723.29	43,736.81	42,003.57	36,885.51	27,230.68	25,455.51	24,336.16	20,786.62	23,498.40	30,643.98	28,502.10	25,595.80	32,784.16
A Plazo	(11,137.27)	(13.99%)	79,606.69	80,374.44	80,326.40	78,055.02	78,305.78	77,555.67	77,011.08	74,960.35	73,884.31	76,772.77	77,321.87	77,807.20	68,469.42
De Ahorros	32,299.77	85.51%	37,773.65	31,081.42	33,616.29	37,478.44	43,247.47	48,035.18	47,263.70	51,142.05	49,268.13	52,632.49	59,815.90	58,141.46	70,073.42
De Bancos	(23,267.73)	(19.12%)	121,703.80	110,500.00	110,500.00	110,500.00	110,500.00	110,500.00	113,860.58	110,500.00	110,500.00	110,500.00	114,498.14	112,035.72	98,436.06
A la Vista	(8,267.73)	(73.79%)	11,203.80	0.00	0.00	0.00	0.00	0.00	3,360.58	0.00	0.00	0.00	3,998.14	16,535.72	2,936.06
A Plazo	(15,000.00)	(13.57%)	110,500.00	110,500.00	110,500.00	110,500.00	110,500.00	110,500.00	110,500.00	110,500.00	110,500.00	110,500.00	110,500.00	95,500.00	95,500.00
OBLIGACIONES	7,412.38	27.52%	26,935.98	25,939.48	20,742.98	20,746.48	20,749.98	20,753.48	17,979.38	17,981.25	22,076.72	24,079.88	24,083.03	24,086.19	34,348.35
Locales	7,937.10	65.15%	12,182.50	11,186.00	11,189.50	11,193.00	11,196.50	11,200.00	7,979.38	7,981.25	12,076.72	14,079.88	14,083.03	14,086.19	20,119.60
Extranjero	(524.73)	(3.56%)	14,753.48	14,753.48	9,553.48	9,553.48	9,553.48	9,553.48	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	14,228.75
OTROS PASIVOS	151.52	1.19%	12,767.17	20,196.50	19,306.63	18,764.97	21,023.76	17,751.77	18,337.13	17,276.84	18,221.43	22,245.30	16,363.65	15,451.00	12,918.68
Locales	(119.73)	(1.05%)	11,408.65	18,940.21	17,941.96	17,359.82	19,492.12	16,066.72	17,395.44	16,528.50	17,350.03	21,151.20	15,062.32	14,024.17	11,288.93
Extranjero	271.24	19.97%	1,358.52	1,256.29	1,364.67	1,405.15	1,531.64	1,685.05	941.70	748.34	871.40	1,094.09	1,301.33	1,426.83	1,629.76
PATRIMONIO	(4,532.54)	(4.14%)	109,566.32	109,651.80	109,280.97	108,404.99	107,809.74	105,541.04	104,116.43	104,954.74	104,698.49	103,305.36	103,567.49	104,413.41	105,033.79
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	325.69	3.02%	10,793.38	10,993.53	10,993.53	10,810.58	10,719.90	10,891.41	10,864.78	10,864.78	10,864.78	11,023.29	11,101.59	11,131.69	11,119.08
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	325.69	52.31%	622.61	822.76	822.76	639.80	549.13	720.63	694.00	694.00	694.00	852.52	930.81	960.92	948.30

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Utilidad de Periodos Anteriores	(2,685.21)	(87.63%)	3,064.09	5,180.87	5,180.87	4,902.38	4,995.76	1,924.26	1,510.06	1,510.06	1,510.06	910.71	832.41	802.31	378.88
Utilidad de Periodo	894.10	39.05%	2,289.45	365.98	597.19	767.39	565.11	926.71	1,196.14	1,425.74	1,713.73	1,953.89	2,511.66	2,693.77	3,183.55
Ganancia o Perdida en Valores Disponibles para la Venta	(3,067.13)	791.31%	(387.60)	(695.59)	(1,297.62)	(1,882.36)	(2,278.05)	(2,008.35)	(3,261.55)	(2,652.84)	(3,197.08)	(4,389.54)	(4,685.17)	(4,021.37)	(3,454.73)
PASIVO Y PATRIMONIO	(2,013.90)	(0.20%)	997,469.95	994,036.01	986,010.49	983,160.25	982,128.73	992,691.70	982,749.42	968,546.41	974,574.83	985,305.83	989,033.98	980,680.94	995,456.04