

TOWERBANK INTERNATIONAL, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

| | VARIACION ABSOLUTA | % | 2022 | 2023 | | | | | | | | | | | |
|---------------------------------|-----------------------|-----------|------------|--------------|--------------|--------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| ACTIVOS LIQUIDOS | (21,592.54) | (19.46%) | 110,941.93 | 151,375.02 | 109,804.83 | 114,556.41 | 94,958.02 | 128,722.89 | 102,892.92 | 92,540.73 | 99,276.38 | 110,346.90 | 126,076.18 | 111,449.10 | 89,349.39 |
| Depositos Locales en Bancos | (25,904.37) | (48.27%) | 53,663.19 | 60,868.87 | 51,933.48 | 48,086.84 | 37,490.12 | 50,445.20 | 40,364.97 | 40,029.08 | 34,719.19 | 50,548.18 | 62,706.34 | 46,090.25 | 27,758.82 |
| A la Vista | (17,420.15) | (64.17%) | 27,147.91 | 40,349.27 | 35,421.92 | 31,573.38 | 20,475.72 | 33,429.03 | 23,337.89 | 23,008.23 | 15,696.10 | 32,523.11 | 44,679.21 | 28,061.19 | 9,727.76 |
| A Plazo | (8,484.22) | (32.00%) | 26,515.28 | 20,519.60 | 16,511.56 | 16,513.46 | 17,014.40 | 17,016.17 | 17,027.08 | 17,020.85 | 19,023.09 | 18,025.07 | 18,027.13 | 18,029.06 | 18,031.06 |
| Depositos Extranjeros en Bancos | 4,292.13 | 8.39% | 51,134.17 | 84,240.33 | 51,523.37 | 60,306.30 | 50,116.93 | 72,273.47 | 56,926.55 | 44,863.94 | 57,405.75 | 52,440.70 | 57,665.22 | 57,744.60 | 55,426.30 |
| A la Vista | 4,292.13 | 8.39% | 51,134.17 | 84,240.33 | 51,523.37 | 60,306.30 | 50,116.93 | 72,273.47 | 56,926.55 | 44,863.94 | 57,405.75 | 52,440.70 | 57,665.22 | 57,744.60 | 55,426.30 |
| 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 | 19.70 | 0.32% | 6,144.57 | 6,265.82 | 6,347.98 | 6,163.26 | 7,350.97 | 6,004.22 | 5,601.41 | 7,647.71 | 7,151.44 | 7,358.02 | 5,704.62 | 7,614.25 | 6,164.27 |
| CARTERA CREDITICIA | (14,142.80) | (2.08%) | 679,106.55 | 680,316.73 | 671,208.03 | 687,582.32 | 688,288.66 | 680,365.80 | 671,986.81 | 660,904.08 | 644,817.39 | 631,441.16 | 650,577.46 | 666,428.14 | 664,963.75 |
| Locales | (26,235.42) | (5.75%) | 456,030.09 | 455,637.28 | 452,213.14 | 454,073.09 | 452,976.14 | 450,264.74 | 452,818.39 | 449,763.83 | 440,073.70 | 436,313.31 | 434,760.29 | 433,945.52 | 429,794.68 |
| Extranjero | 9,635.78 | 4.10% | 235,242.48 | 236,962.94 | 231,527.83 | 246,177.52 | 248,145.08 | 243,100.96 | 227,593.94 | 219,493.46 | 213,289.74 | 203,838.91 | 224,696.97 | 241,467.64 | 244,878.27 |
| Menos Provisiones | (2,456.83) | (20.19%) | 12,166.02 | 12,283.49 | 12,532.93 | 12,668.29 | 12,832.57 | 12,999.90 | 8,425.52 | 8,353.21 | 8,546.05 | 8,711.06 | 8,879.80 | 8,985.01 | 9,709.19 |
| Locales | (4,187.43) | (55.48%) | 7,546.99 | 7,715.38 | 8,004.61 | 8,021.85 | 8,105.85 | 8,206.15 | 3,521.63 | 3,585.22 | 3,402.73 | 3,344.76 | 3,850.03 | 3,514.39 | 3,359.55 |
| Extranjero | 1,730.60 | 37.47% | 4,619.04 | 4,568.11 | 4,528.32 | 4,646.45 | 4,726.72 | 4,793.75 | 4,903.89 | 4,767.99 | 5,143.32 | 5,366.30 | 5,029.77 | 5,470.62 | 6,349.64 |
| INVERSIONES EN VALORES | 15,318.05 | 9.80% | 156,313.85 | 131,913.64 | 175,283.87 | 151,732.52 | 160,421.96 | 136,289.01 | 161,482.03 | 158,576.12 | 177,188.62 | 165,916.96 | 154,628.74 | 146,719.56 | 171,631.90 |
| Locales | (9,586.44) | (47.63%) | 20,127.24 | 18,132.40 | 21,078.26 | 21,124.54 | 19,635.08 | 19,645.45 | 19,397.70 | 16,251.99 | 16,247.63 | 16,237.77 | 16,156.04 | 10,474.69 | 10,540.81 |
| Extranjero | 24,902.11 | 18.28% | 136,188.98 | 113,783.62 | 154,207.98 | 130,610.35 | 140,789.25 | 116,643.56 | 142,086.33 | 142,326.12 | 160,942.99 | 149,681.12 | 138,474.62 | 136,244.86 | 161,091.09 |
| Menos Provisiones | (2.37) | (100.00%) | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 0.00 | 1.99 | 1.99 | 1.99 | 1.92 | 1.92 | 0.00 | 0.00 |
| Locales | (2.37) | (100.00%) | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 0.00 | 1.99 | 1.99 | 1.99 | 1.92 | 1.92 | 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 | 24,040.64 | 52.31% | 45,954.63 | 49,006.65 | 47,994.17 | 46,295.61 | 47,374.74 | 47,524.21 | 50,212.07 | 48,241.24 | 50,713.92 | 54,376.16 | 59,163.60 | 57,361.59 | 69,995.27 |
| Locales | 22,743.80 | 57.98% | 39,228.59 | 42,212.67 | 40,816.24 | 39,640.89 | 40,096.58 | 40,123.34 | 40,517.69 | 41,235.18 | 43,251.92 | 45,510.94 | 51,327.83 | 49,098.41 | 61,972.38 |
| Extranjero | 1,296.84 | 19.28% | 6,726.04 | 6,793.98 | 7,177.93 | 6,654.72 | 7,278.17 | 7,400.87 | 9,694.38 | 7,006.06 | 7,462.00 | 8,865.22 | 7,835.77 | 8,263.18 | 8,022.89 |
| TOTAL DE ACTIVOS | 3,623.35 | 0.37% | 992,316.96 | 1,012,612.04 | 1,004,290.91 | 1,000,166.86 | 991,043.38 | 992,901.91 | 986,573.84 | 960,262.17 | 971,996.31 | 962,081.19 | 990,445.98 | 981,958.39 | 995,940.31 |
| DEPOSITOS | (24,354.54) | (2.89%) | 843,155.22 | 860,220.30 | 862,332.69 | 860,480.22 | 847,683.18 | 848,548.61 | 851,898.23 | 824,229.10 | 833,516.36 | 833,632.64 | 831,504.11 | 821,704.58 | 818,800.67 |
| Locales | (34,946.12) | (6.09%) | 573,392.15 | 557,616.12 | 549,173.83 | 543,636.77 | 539,392.60 | 541,969.06 | 544,167.39 | 534,156.18 | 540,279.51 | 540,685.24 | 543,291.73 | 536,987.12 | 538,446.03 |

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|-----------------------|-----------------------|----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre | |
| Oficiales | 0.00 | 0.00% | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 0.00 | 100.00 | 100.00 |
| De Particulares | (22,469.54) | (4.16%) | 540,748.88 | 528,961.48 | 522,502.98 | 520,959.03 | 517,730.64 | 520,795.82 | 521,535.11 | 511,508.11 | 517,635.79 | 518,035.86 | 522,238.36 | 516,826.61 | 518,279.34 | |
| A la Vista | (506.60) | (0.94%) | 53,969.60 | 49,766.08 | 53,045.15 | 52,182.06 | 53,756.30 | 47,826.37 | 49,543.21 | 46,483.43 | 53,292.00 | 48,366.55 | 57,077.65 | 54,934.64 | 53,463.00 | |
| A Plazo | 7,861.04 | 2.32% | 339,104.50 | 332,540.09 | 325,139.25 | 325,070.26 | 325,736.39 | 335,055.11 | 335,291.87 | 340,353.72 | 340,862.11 | 345,505.22 | 344,135.45 | 344,092.73 | 346,965.54 | |
| De Ahorros | (29,823.98) | (20.20%) | 147,674.78 | 146,655.31 | 144,318.58 | 143,706.70 | 138,237.95 | 137,914.34 | 136,700.03 | 124,670.95 | 123,481.68 | 124,164.09 | 121,025.26 | 117,799.24 | 117,850.80 | |
| De Bancos | (12,476.58) | (38.34%) | 32,543.26 | 28,554.64 | 26,570.85 | 22,577.75 | 21,561.96 | 21,073.24 | 22,532.28 | 22,548.07 | 22,543.72 | 22,549.37 | 21,053.38 | 20,060.51 | 20,066.69 | |
| A la Vista | 1.26 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.26 | 1.26 | |
| A Plazo | (12,477.84) | (38.34%) | 32,543.26 | 28,554.64 | 26,570.85 | 22,577.75 | 21,561.96 | 21,073.24 | 22,532.28 | 22,548.07 | 22,543.72 | 22,549.37 | 21,053.38 | 20,059.25 | 20,065.43 | |
| Extranjero | 10,591.57 | 3.93% | 269,763.07 | 302,604.18 | 313,158.86 | 316,843.45 | 308,290.58 | 306,579.55 | 307,730.84 | 290,072.93 | 293,236.85 | 292,947.41 | 288,212.38 | 284,717.46 | 280,354.65 | |
| 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 | 10,421.05 | 6.08% | 171,327.01 | 202,138.62 | 213,611.75 | 216,962.92 | 208,082.69 | 206,438.10 | 202,245.28 | 191,995.46 | 194,141.60 | 192,199.70 | 187,574.43 | 186,316.09 | 181,748.06 | |
| A la Vista | (8,569.38) | (26.14%) | 32,784.16 | 27,777.60 | 30,715.58 | 40,191.96 | 38,672.91 | 39,930.39 | 37,580.16 | 28,265.01 | 31,233.28 | 27,077.22 | 20,364.58 | 17,509.65 | 24,214.78 | |
| A Plazo | 52,173.68 | 76.20% | 68,469.42 | 115,122.33 | 122,951.38 | 124,076.35 | 125,268.19 | 123,924.37 | 121,098.11 | 121,592.16 | 120,573.34 | 123,544.36 | 125,835.85 | 122,320.49 | 120,643.11 | |
| De Ahorros | (33,183.26) | (47.35%) | 70,073.42 | 59,238.70 | 59,944.79 | 52,694.62 | 44,141.59 | 42,583.33 | 43,567.01 | 42,138.29 | 42,334.98 | 41,578.12 | 41,374.01 | 46,485.96 | 36,890.16 | |
| De Bancos | 170.53 | 0.17% | 98,436.06 | 100,465.56 | 99,547.10 | 99,880.53 | 100,207.89 | 100,141.45 | 105,485.55 | 98,077.47 | 99,095.24 | 100,747.71 | 100,637.94 | 98,401.36 | 98,606.59 | |
| A la Vista | 170.53 | 5.81% | 2,936.06 | 4,965.56 | 4,047.10 | 4,380.53 | 4,707.89 | 4,641.45 | 9,985.55 | 2,577.47 | 3,595.24 | 5,247.71 | 5,137.94 | 2,901.36 | 3,106.59 | |
| A Plazo | 0.00 | 0.00% | 95,500.00 | 95,500.00 | 95,500.00 | 95,500.00 | 95,500.00 | 95,500.00 | 95,500.00 | 95,500.00 | 95,500.00 | 95,500.00 | 95,500.00 | 95,500.00 | 95,500.00 | |
| OBLIGACIONES | 7,776.61 | 22.64% | 34,348.35 | 29,352.46 | 25,255.28 | 23,258.10 | 23,260.93 | 25,764.75 | 19,765.69 | 19,766.62 | 21,267.56 | 10,799.06 | 37,124.96 | 32,124.96 | 42,124.96 | |
| Locales | (4,319.60) | (21.47%) | 20,119.60 | 15,123.71 | 11,026.53 | 9,029.35 | 9,032.18 | 10,295.31 | 4,296.25 | 4,297.19 | 5,798.12 | 5,799.06 | 5,800.00 | 5,800.00 | 15,800.00 | |
| Extranjero | 12,096.21 | 85.01% | 14,228.75 | 14,228.75 | 14,228.75 | 14,228.75 | 14,228.75 | 15,469.44 | 15,469.44 | 15,469.44 | 15,469.44 | 5,000.00 | 31,324.96 | 26,324.96 | 26,324.96 | |
| OTROS PASIVOS | 19,563.69 | 165.91% | 11,791.74 | 19,256.85 | 13,362.42 | 12,694.85 | 15,966.39 | 14,299.98 | 12,003.55 | 12,632.93 | 12,443.83 | 13,802.10 | 18,043.17 | 24,031.65 | 31,355.42 | |
| Locales | 16,700.33 | 164.34% | 10,161.98 | 17,492.34 | 11,025.78 | 9,940.55 | 13,155.46 | 11,400.16 | 9,268.68 | 9,622.71 | 9,538.64 | 10,711.84 | 14,586.52 | 20,217.70 | 26,862.30 | |
| Extranjero | 2,863.36 | 175.69% | 1,629.76 | 1,764.51 | 2,336.64 | 2,754.30 | 2,810.93 | 2,899.82 | 2,734.87 | 3,010.22 | 2,905.19 | 3,090.25 | 3,456.65 | 3,813.95 | 4,493.12 | |
| PATRIMONIO | 637.60 | 0.62% | 103,021.66 | 103,782.43 | 103,340.52 | 103,733.68 | 104,132.88 | 104,288.58 | 102,906.37 | 103,633.51 | 104,768.56 | 103,847.39 | 103,773.74 | 104,097.20 | 103,659.25 | |
| 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 | 1,125.39 | 9.95% | 11,306.65 | 11,141.13 | 11,328.70 | 11,150.12 | 11,161.37 | 11,326.16 | 11,887.01 | 11,887.01 | 11,871.86 | 12,215.98 | 12,263.59 | 12,263.59 | 12,432.04 | |
| Provisiones Dinámicas | 496.97 | 4.89% | 10,170.78 | 10,170.78 | 10,170.78 | 10,170.78 | 10,170.78 | 10,170.78 | 10,667.75 | 10,667.75 | 10,667.75 | 10,667.75 | 10,667.75 | 10,667.75 | 10,667.75 | |
| Otras Reservas | 628.42 | 55.32% | 1,135.87 | 970.35 | 1,157.92 | 979.35 | 990.60 | 1,155.38 | 1,219.26 | 1,219.26 | 1,204.11 | 1,548.24 | 1,595.84 | 1,595.84 | 1,764.29 | |

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|--|-----------------------|--------------|-------------------|---------------------|---------------------|---------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Utilidad de Periodos Anteriores | (3,852.93) | (2,013.97%) | 191.31 | 1,534.17 | 1,337.86 | 1,088.01 | 1,076.76 | 911.97 | (2,239.71) | (2,239.71) | (2,224.56) | (3,009.52) | (3,057.12) | (3,057.12) | (3,661.62) |
| Utilidad de Periodo | 1,772.44 | 151.31% | 1,171.42 | 233.27 | 310.79 | 497.97 | 534.68 | 631.99 | 1,923.66 | 2,245.62 | 2,597.12 | 2,788.18 | 2,918.27 | 2,955.50 | 2,943.86 |
| Ganancia o Perdida en Valores Disponibles para la Venta | 1,592.70 | (46.10%) | (3,454.73) | (2,933.14) | (3,443.84) | (2,809.42) | (2,446.94) | (2,388.55) | (2,471.60) | (2,066.41) | (1,282.86) | (1,954.26) | (2,158.00) | (1,871.76) | (1,862.03) |
| PASIVO Y PATRIMONIO | 3,623.35 | 0.37% | 992,316.96 | 1,012,612.04 | 1,004,290.91 | 1,000,166.86 | 991,043.38 | 992,901.91 | 986,573.84 | 960,262.17 | 971,996.31 | 962,081.19 | 990,445.98 | 981,958.39 | 995,940.31 |