

TOWERBANK INTERNATIONAL, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	1,286.45	1.44%	89,349.39	101,135.44	98,385.62	103,132.88	103,485.58	99,123.42	88,575.83	96,331.83	97,208.72	100,958.48	94,502.51	99,059.49	90,635.84
Depositos Locales en Bancos	4,043.90	14.57%	27,758.82	29,893.92	37,212.28	32,458.33	42,540.36	32,243.16	26,648.93	29,752.07	30,924.99	35,382.80	30,000.91	29,598.06	31,802.72
A la Vista	(1,925.04)	(19.79%)	9,727.76	10,860.64	18,212.28	13,458.33	23,540.36	13,243.16	7,648.93	8,752.07	9,924.99	13,382.80	10,000.91	9,598.06	7,802.72
A Plazo	5,968.94	33.10%	18,031.06	19,033.28	19,000.00	19,000.00	19,000.00	19,000.00	19,000.00	21,000.00	21,000.00	22,000.00	20,000.00	20,000.00	24,000.00
Depositos Extranjeros en Bancos	(2,168.82)	(3.91%)	55,426.30	65,076.89	54,919.68	64,382.25	54,833.86	61,207.83	54,927.41	59,572.74	60,015.55	58,701.98	58,551.49	63,685.60	53,257.49
A la Vista	(2,168.82)	(3.91%)	55,426.30	65,076.89	54,919.68	64,382.25	54,833.86	61,207.83	54,927.41	59,572.74	60,015.55	58,701.98	58,551.49	63,685.60	53,257.49
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	(588.64)	(9.55%)	6,164.27	6,164.63	6,253.67	6,292.29	6,111.36	5,672.43	6,999.50	7,007.02	6,268.19	6,873.70	5,950.11	5,775.82	5,575.63
CARTERA CREDITICIA	12,719.61	1.91%	664,963.75	659,228.54	667,284.81	664,407.94	688,954.18	697,055.58	706,939.49	697,024.94	681,951.49	672,362.41	685,095.20	684,153.40	677,683.36
Locales	(23,142.39)	(5.38%)	429,794.68	428,794.90	426,614.53	428,627.83	429,896.91	425,594.62	423,615.33	421,382.17	411,866.50	410,596.14	413,929.86	409,585.51	406,652.29
Extranjero	36,277.99	14.81%	244,878.27	240,229.76	250,621.47	245,880.51	269,115.92	281,545.32	293,469.26	285,756.05	280,031.72	271,743.26	281,092.79	284,639.69	281,156.25
Menos Provisiones	415.99	4.28%	9,709.19	9,796.11	9,951.19	10,100.39	10,058.65	10,084.35	10,145.10	10,113.28	9,946.74	9,976.99	9,927.46	10,071.80	10,125.19
Locales	128.09	3.81%	3,359.55	3,581.43	3,527.35	6,252.38	3,864.30	5,336.16	7,705.86	3,247.77	3,249.48	3,257.03	3,270.82	3,519.04	3,487.64
Extranjero	287.90	4.53%	6,349.64	6,214.68	6,423.84	3,848.01	6,194.36	4,748.19	2,439.25	6,865.51	6,697.26	6,719.96	6,656.63	6,552.76	6,637.54
INVERSIONES EN VALORES	13,614.84	7.91%	172,031.90	162,226.45	140,126.40	140,408.42	129,353.16	137,499.43	172,135.26	152,057.11	152,762.42	162,105.45	146,702.94	161,715.99	185,646.74
Locales	2,910.71	27.61%	10,540.81	10,504.55	8,508.55	8,541.05	8,535.15	6,552.21	6,339.56	6,363.17	6,383.33	13,414.72	13,437.30	13,425.29	13,451.52
Extranjero	10,704.13	6.63%	161,491.09	151,721.90	131,617.85	131,867.37	120,818.01	130,947.22	165,795.70	145,693.94	146,379.09	148,690.73	133,265.64	148,290.70	172,195.22
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	8,690.29	12.40%	70,107.36	70,604.42	69,928.63	70,646.04	69,991.13	71,233.87	72,300.87	71,611.14	73,380.49	73,926.10	75,768.77	77,078.90	78,797.64
Locales	6,942.05	11.25%	61,685.62	62,347.91	61,392.89	62,377.94	61,615.89	62,114.50	62,377.51	62,225.75	63,136.94	63,934.84	64,728.70	64,827.90	68,627.67
Extranjero	1,748.24	20.76%	8,421.73	8,256.51	8,535.74	8,268.10	8,375.24	9,119.38	9,923.36	9,385.39	10,243.55	9,991.26	11,040.07	12,251.00	10,169.97
TOTAL DE ACTIVOS	36,311.19	3.64%	996,452.40	993,194.85	975,725.46	978,595.28	991,784.04	1,004,912.31	1,039,951.45	1,017,025.02	1,005,303.11	1,009,352.44	1,002,069.41	1,022,007.78	1,032,763.58
DEPOSITOS	(1,440.45)	(0.18%)	818,800.67	816,268.49	802,295.45	813,159.87	813,794.90	806,722.83	837,307.65	822,353.34	813,274.17	818,947.21	820,522.43	828,166.25	817,360.23
Locales	30,089.27	5.59%	538,446.03	552,559.59	573,968.34	574,751.32	569,802.23	537,565.35	563,718.19	575,787.89	570,725.10	553,055.11	567,154.29	571,956.83	568,535.30

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			2023	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	100.00	100.00
De Particulares	20,118.86	3.88%	518,280.60	531,459.59	552,868.34	553,651.32	543,702.23	518,409.55	539,254.44	556,674.56	551,611.76	530,938.12	531,037.97	535,806.72	538,399.46
A la Vista	4,864.59	9.10%	53,464.26	56,878.54	50,144.86	50,080.04	52,467.37	49,711.34	49,173.21	50,624.00	52,370.92	55,500.38	51,382.94	56,143.12	58,328.85
A Plazo	15,667.75	4.52%	346,965.54	357,417.16	385,065.77	387,035.17	378,820.25	355,760.90	377,869.25	394,104.74	390,495.92	365,239.86	368,437.11	365,991.66	362,633.29
De Ahorros	(413.48)	(0.35%)	117,850.80	117,163.89	117,657.71	116,536.11	112,414.60	112,937.32	112,211.98	111,945.82	108,744.92	110,197.89	111,217.91	113,671.94	117,437.32
De Bancos	9,970.41	49.69%	20,065.43	21,000.00	21,000.00	21,000.00	26,000.00	19,055.80	24,363.75	19,013.33	19,013.33	22,016.99	36,016.33	36,050.11	30,035.84
A la Vista	11.34	0.00%	0.00	0.00	0.00	0.00	0.00	55.80	363.75	13.33	13.33	16.99	7.69	33.58	11.34
A Plazo	9,959.07	49.63%	20,065.43	21,000.00	21,000.00	21,000.00	26,000.00	19,000.00	24,000.00	19,000.00	19,000.00	22,000.00	36,008.64	36,016.53	30,024.50
Extranjero	(31,529.72)	(11.25%)	280,354.65	263,708.89	228,327.11	238,408.55	243,992.68	269,157.47	273,589.46	246,565.45	242,549.07	265,892.09	253,368.14	256,209.42	248,824.93
Oficiales	544.21	0.00%	0.00	14.97	85.30	78.87	101.95	118.92	113.77	56.13	14.52	701.98	659.25	595.31	544.21
De Particulares	(30,256.27)	(16.37%)	184,854.65	160,229.61	145,699.73	154,171.84	159,343.79	173,538.55	177,975.69	163,317.60	160,251.72	161,773.69	151,255.66	153,776.62	154,598.37
A la Vista	(9,725.49)	(35.60%)	27,321.38	21,615.28	19,606.47	21,895.57	26,970.87	38,306.04	35,893.51	21,434.72	19,468.50	21,362.97	14,875.10	17,642.03	17,595.88
A Plazo	(17,034.11)	(14.12%)	120,643.11	102,505.30	88,589.14	90,130.23	89,597.22	99,997.58	106,693.06	108,999.18	108,348.41	109,182.67	102,109.28	102,645.62	103,609.00
De Ahorros	(3,496.67)	(9.48%)	36,890.16	36,109.02	37,504.13	42,146.05	42,775.71	35,234.93	35,389.12	32,883.70	32,434.81	31,228.05	34,271.28	33,488.98	33,393.49
De Bancos	(1,817.65)	(1.90%)	95,500.00	103,464.31	82,542.08	84,157.84	84,546.93	95,500.00	95,500.00	83,191.72	82,282.83	103,416.43	101,453.23	101,837.48	93,682.35
A la Vista	5,182.35	0.00%	0.00	7,964.31	8,977.08	10,657.84	11,046.93	0.00	0.00	9,691.72	8,782.83	7,916.43	5,953.23	6,337.48	5,182.35
A Plazo	(7,000.00)	(7.33%)	95,500.00	95,500.00	73,565.00	73,500.00	73,500.00	95,500.00	95,500.00	73,500.00	73,500.00	95,500.00	95,500.00	95,500.00	88,500.00
OBLIGACIONES	37,889.38	89.95%	42,124.96	42,124.96	32,124.96	33,124.96	46,518.56	65,981.33	70,264.64	63,720.11	59,755.05	58,508.39	50,590.70	58,867.09	80,014.34
Locales	29,214.34	184.90%	15,800.00	15,800.00	5,800.00	6,800.00	21,782.55	29,261.09	30,264.64	31,018.18	24,508.59	28,008.39	28,012.86	38,017.34	45,014.34
Extranjero	8,675.04	32.95%	26,324.96	26,324.96	26,324.96	26,324.96	24,736.00	36,720.24	40,000.00	32,701.93	35,246.46	30,500.00	22,577.83	20,849.75	35,000.00
OTROS PASIVOS	189.39	0.61%	31,077.93	30,119.12	36,350.06	27,552.85	26,884.45	27,517.51	28,377.84	26,580.23	27,727.32	27,353.66	26,698.87	30,311.82	31,267.32
Locales	933.84	3.51%	26,584.81	26,583.31	33,423.10	24,277.07	24,406.42	23,901.78	24,383.50	23,402.58	24,833.36	23,600.43	23,153.75	26,552.53	27,518.65
Extranjero	(744.45)	(16.57%)	4,493.12	3,535.81	2,926.96	3,275.77	2,478.03	3,615.73	3,994.34	3,177.65	2,893.96	3,753.23	3,545.13	3,759.29	3,748.67
PATRIMONIO	(327.14)	(0.31%)	104,448.83	104,682.28	104,954.99	104,757.61	104,586.13	104,690.64	104,001.32	104,371.34	104,546.57	104,543.19	104,257.41	104,662.61	104,121.69
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	277.38	2.23%	12,432.04	12,451.12	12,452.06	12,624.12	12,491.21	12,756.97	12,841.44	12,741.54	12,741.54	12,877.25	12,939.69	13,208.26	12,709.42
Provisiones Dinámicas	0.00	0.00%	10,667.75	10,667.75	10,667.75	10,667.75	10,667.75	10,667.75	10,667.75	10,667.75	10,667.75	10,667.75	10,667.75	10,667.75	10,667.75
Otras Reservas	277.38	15.72%	1,764.29	1,783.37	1,784.31	1,956.37	1,823.46	2,089.23	2,173.69	2,073.79	2,073.79	2,209.50	2,271.95	2,540.51	2,041.67

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(1,397.69)	38.17%	(3,661.62)	(347.27)	(348.20)	(956.31)	(995.46)	(3,961.23)	(4,486.52)	(4,214.56)	(4,214.56)	(4,790.66)	(4,853.55)	(5,122.12)	(5,059.31)
Utilidad de Periodo	311.06	9.33%	3,333.43	166.05	488.61	622.80	669.04	3,358.31	3,263.24	3,212.36	3,204.64	3,015.49	3,208.96	3,613.59	3,644.50
Ganancia o Perdida en Valores Disponibles para la Venta	482.11	(32.98%)	(1,462.03)	(1,394.63)	(1,444.49)	(1,340.02)	(1,385.67)	(1,270.43)	(1,423.83)	(1,175.00)	(992.06)	(365.90)	(844.70)	(844.13)	(979.92)
PASIVO Y PATRIMONIO	36,311.19	3.64%	996,452.40	993,194.85	975,725.46	978,595.28	991,784.04	1,004,912.31	1,039,951.45	1,017,025.02	1,005,303.11	1,009,352.44	1,002,069.41	1,022,007.78	1,032,763.58