



**ADECUACION DE CAPITAL  
TOWERBANK INTERNATIONAL, INC.  
DICIEMBRE 2008  
(En Millones)**

Cuadro 70

Descripcion	2006		2007				2008											
	Trimestre IV		Trimestre I		Trimestre II		Trimestre III		Trimestre IV		Trimestre I		Trimestre II		Trimestre III		Trimestre IV	
	Monto	Pond	Monto	Pond	Monto	Pond	Monto	Pond	Monto	Pond	Monto	Pond	Monto	Pond	Monto	Pond	Monto	Pond
<b>CATEGORIA 1</b>	35.84	0.00	44.87	0.00	86.36	0.00	65.79	0.00	96.44	0.00	79.86	0.00	73.66	0.00	70.80	0.00	118.41	0.00
<b>CATEGORIA 2</b>	36.96	3.70	36.90	3.69	33.74	3.37	26.95	2.69	16.19	1.62	0.66	0.07	2.38	0.24	50.63	5.06	40.06	4.01
<b>CATEGORIA 3</b>	94.91	18.98	53.75	10.75	73.80	14.76	78.12	15.62	95.82	19.16	116.01	23.20	82.57	16.51	61.20	12.24	56.74	11.35
<b>CATEGORIA 4</b>	69.98	34.99	73.36	36.68	73.75	36.87	73.23	36.62	81.45	40.72	88.18	44.09	93.26	46.63	95.54	47.77	86.53	43.26
<b>CATEGORIA 5</b>	241.35	241.35	262.76	262.76	270.53	270.53	297.40	297.40	342.02	342.02	310.87	310.87	360.11	360.11	418.78	418.78	392.48	392.48
<b>INSTRUMENTOS DERIVADOS</b>	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	0.00	0.00	0.00
<b>TOTAL DE ACTIVOS</b>	479.04	299.02	471.65	313.89	538.18	325.54	541.49	352.33	631.91	403.52	595.58	378.23	611.98	423.49	696.95	483.85	694.21	451.10
<b>MENOS PROVISIONES PARA</b>	3.45	3.45	3.90	3.90	4.07	4.07	4.14	4.14	4.19	4.19	4.66	4.66	4.45	4.45	4.79	4.79	5.12	5.12
<b>ACTIVOS DE RIESGO</b>	475.59	295.57	467.75	309.99	534.11	321.47	537.35	348.19	627.72	399.34	590.92	373.57	607.53	419.04	692.17	479.06	689.10	445.98
<b>FONDOS DE CAPITAL</b>	40.80	40.80	42.20	42.20	40.16	40.16	41.94	41.94	56.82	56.82	59.89	59.89	58.02	58.02	73.80	73.80	74.92	74.92
<b>RELACION DE PONDERACION</b>	0.00	13.80	0.00	13.61	0.00	12.49	0.00	12.04	0.00	14.23	0.00	16.03	0.00	13.85	0.00	15.40	0.00	16.80