



TOWERBANK INTERNATIONAL INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	57,136,274.00	37,663,955.00	43,678,358.00	42,421,652.00	52,215,918.00
Depósitos Internos en Bancos	13,813,484.00	7,231,539.00	16,779,161.00	16,656,854.00	13,614,877.00
A la Vista	2,633,577.00	2,214,713.00	1,382,043.00	1,263,881.00	1,389,007.00
A Plazo	11,179,907.00	5,016,826.00	15,397,118.00	15,392,973.00	12,225,870.00
Depósitos Externos en Bancos	37,099,534.00	28,603,166.00	24,280,774.00	23,002,743.00	34,086,394.00
A la Vista	923,858.00	1,650,110.00	1,938,539.00	1,270,589.00	415,363.00
A Plazo	36,175,676.00	26,953,056.00	22,342,235.00	21,732,154.00	33,671,031.00
Otros	6,223,256.00	1,829,250.00	2,618,423.00	2,762,055.00	4,514,647.00
CARTERA CREDITICIA NETA	193,095,041.00	193,201,997.00	194,526,141.00	189,492,370.00	176,798,370.00
Interna	117,437,899.00	134,327,457.00	123,452,411.00	115,375,903.00	103,504,122.00
Externa	79,396,577.00	61,638,097.00	74,398,831.00	78,045,686.00	76,791,990.00
Menos Provisiones	3,739,435.00	2,763,557.00	3,325,101.00	3,929,219.00	3,497,742.00
Interna	1,177,479.00	185,396.00	753,930.00	1,177,873.00	2,960,278.00
Externa	2,561,956.00	2,578,161.00	2,571,171.00	2,751,346.00	537,464.00
INVERSIONES EN VALORES NETA	102,469,002.00	101,818,295.00	124,181,464.00	121,510,644.00	111,179,609.00
Internas	16,177,781.00	17,459,710.00	9,068,877.00	10,972,292.00	10,044,079.00
Externas	86,291,221.00	84,358,585.00	115,112,587.00	110,538,352.00	101,135,530.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	13,750,517.00	12,063,127.00	16,262,453.00	21,221,926.00	20,412,642.00
Internos	12,353,135.00	10,278,510.00	14,220,052.00	19,222,399.00	18,454,023.00



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Externos	1,397,382.00	1,784,617.00	2,042,401.00	1,999,527.00	1,958,619.00
ACTIVO TOTAL NETO	366,450,834.00	344,747,374.00	378,648,416.00	374,646,592.00	360,606,539.00
DEPOSITOS	258,968,355.00	258,050,720.00	272,704,436.00	264,709,592.00	268,928,919.00
Internos	196,431,780.00	209,847,202.00	211,385,965.00	162,376,197.00	198,181,743.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	172,826,988.00	188,535,762.00	191,368,038.00	146,136,734.00	187,171,028.00
A la Vista	28,756,218.00	33,145,746.00	34,615,063.00	31,293,760.00	29,618,464.00
A Plazo	128,226,351.00	141,799,164.00	141,932,004.00	98,174,913.00	137,163,487.00
De Ahorros	15,844,419.00	13,590,852.00	14,820,971.00	16,668,061.00	20,389,077.00
De Bancos	23,604,792.00	21,311,440.00	20,017,927.00	16,239,463.00	11,010,715.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	23,604,792.00	21,311,440.00	20,017,927.00	16,239,463.00	11,010,715.00
Externos	62,536,575.00	48,203,518.00	61,318,471.00	102,333,395.00	70,747,176.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	56,307,495.00	35,204,225.00	56,652,209.00	92,349,458.00	57,622,127.00
A la Vista	15,198,988.00	8,918,223.00	22,719,232.00	10,799,932.00	14,177,338.00
A Plazo	39,861,770.00	25,317,895.00	32,722,480.00	80,268,691.00	42,213,154.00
De Ahorros	1,246,737.00	968,107.00	1,210,497.00	1,280,835.00	1,231,635.00
De Bancos	6,229,080.00	12,999,293.00	4,666,262.00	9,983,937.00	13,125,049.00
A la Vista	2,964,080.00	2,824,945.00	3,550,262.00	8,867,937.00	8,236,738.00
A Plazo	3,265,000.00	10,174,348.00	1,116,000.00	1,116,000.00	4,888,311.00
OBLIGACIONES	57,490,000.00	40,781,852.00	58,294,750.00	55,546,500.00	39,004,005.00



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Internas	6,000,000.00	6,000,000.00	5,000,000.00	5,500,000.00	7,190,755.00
Externas	51,490,000.00	34,781,852.00	53,294,750.00	50,046,500.00	31,813,250.00
OTROS PASIVOS	10,995,097.00	10,268,618.00	12,791,529.00	17,325,017.00	14,857,138.00
Internos	9,548,403.00	9,594,812.00	11,838,437.00	16,382,480.00	14,152,161.00
Externos	1,446,694.00	673,806.00	953,092.00	942,537.00	704,977.00
PATRIMONIO	38,997,382.00	35,646,184.00	34,857,702.00	37,065,483.00	37,816,477.00
Capital	32,000,000.00	32,000,000.00	32,000,000.00	32,000,000.00	32,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	6,960,636.00	3,652,146.00	4,563,158.00	5,805,785.00	6,937,260.00
Gan/Perd en Inv. Dis. para la Venta	36,746.00	-5,962.00	-1,705,456.00	-740,302.00	-1,120,783.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	366,450,834.00	344,747,374.00	378,648,417.00	374,646,592.00	360,606,539.00