



TOWERBANK INTERNATIONAL, INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2006		2007		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	106.475.706,99	54.597.514,51	93.020.610,77	82.687.038,71	80.334.561,26
Depósitos Internos en Bancos	21.112.697,25	13.888.250,13	17.771.137,03	26.108.909,12	25.297.598,13
A la Vista	1.827.682,99	2.666.997,97	2.589.172,74	2.433.477,51	2.570.178,40
A Plazo	19.285.014,26	11.221.252,16	15.181.964,29	23.675.431,61	22.727.419,73
Depósitos Externos en Bancos	76.048.643,94	36.399.629,14	69.888.163,17	53.111.543,99	46.482.030,68
A la Vista	6.136.029,67	3.717.764,94	5.738.331,34	6.689.095,57	5.493.334,64
A Plazo	69.912.614,27	32.681.864,20	64.149.831,83	46.422.448,42	40.988.696,04
Otros	9.314.365,80	4.309.635,24	5.361.310,57	3.466.585,60	8.554.932,45
CARTERA CREDITICIA NETA	250.280.094,81	280.582.413,75	307.559.426,53	330.687.653,98	410.579.543,04
Interna	151.010.652,75	167.024.782,74	188.568.194,76	207.362.969,20	235.301.682,42
Externa	102.609.755,72	117.348.124,67	123.060.570,36	127.467.144,58	179.464.594,19
Menos Provisiones	3.340.313,66	3.790.493,66	4.069.338,59	4.142.459,80	4.186.733,57
Interna	1.348.007,71	2.298.007,71	3.009.413,40	2.915.976,53	2.123.050,89
Externa	1.992.305,95	1.492.485,95	1.059.925,19	1.226.483,27	2.063.682,68
INVERSIONES EN VALORES NETA	53.724.069,43	56.003.171,05	58.553.686,34	52.558.621,21	72.689.593,34
Internas	7.856.803,21	7.623.913,26	7.506.045,00	7.624.385,00	7.749.581,00
Externas	45.867.266,22	48.379.257,79	51.047.641,34	44.934.236,21	64.940.012,34
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	18.041.346,62	21.224.085,71	26.032.576,48	21.934.334,33	13.358.419,64



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Internos	15.228.625,16	15.385.212,40	21.426.767,71	18.424.887,05	9.374.364,49
Externos	2.812.721,46	5.838.873,31	4.605.808,77	3.509.447,28	3.984.055,15
ACTIVO TOTAL NETO	428.521.217,85	412.407.185,02	485.166.300,12	487.867.648,23	576.962.117,28
DEPOSITOS	326.491.528,58	346.617.379,19	404.028.879,59	396.004.043,65	454.551.680,02
Internos	275.872.224,72	282.052.679,32	316.057.206,85	309.474.517,84	346.864.972,58
Oficiales	0,00	0,00	0,00	0,00	0,00
De Particulares	256.748.610,61	255.254.810,67	283.890.916,10	284.693.621,81	314.958.330,58
A la Vista	52.650.316,87	38.240.428,72	46.227.834,97	48.436.394,68	64.534.683,30
A Plazo	181.600.527,12	200.724.895,48	222.205.776,67	218.423.038,58	232.495.856,77
De Ahorros	22.497.766,62	16.289.486,47	15.457.304,46	17.834.188,55	17.927.790,51
De Bancos	19.123.614,11	26.797.868,65	32.166.290,75	24.780.896,03	31.906.642,00
A la Vista	0,00	10.604.155,88	853.964,77	180.942,57	549.266,72
A Plazo	19.123.614,11	16.193.712,77	31.312.325,98	24.599.953,46	31.357.375,28
Externos	50.619.303,86	64.564.699,87	87.971.672,74	86.529.525,81	107.686.707,44
Oficiales	0,00	0,00	0,00	0,00	0,00
De Particulares	36.709.999,19	61.872.381,50	69.858.328,81	84.169.846,55	87.025.106,33
A la Vista	6.005.394,82	9.481.226,92	11.851.946,02	13.060.062,61	14.496.212,22
A Plazo	28.047.573,20	48.541.693,05	53.667.826,76	65.515.184,82	66.008.335,80
De Ahorros	2.657.031,17	3.849.461,53	4.338.556,03	5.594.599,12	6.520.558,31
De Bancos	13.909.304,67	2.692.318,37	18.113.343,93	2.359.679,26	20.661.601,11
A la Vista	13.909.304,67	2.692.318,37	18.113.343,93	2.359.679,26	20.661.601,11
A Plazo	0,00	0,00	0,00	0,00	0,00
OBLIGACIONES	44.600.109,55	9.169.277,69	19.787.500,00	32.461.363,41	53.493.687,94



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	16.800.000,00	6.300.000,00	6.000.000,00	13.125.000,01	13.825.000,01
Externas	27.800.109,55	2.869.277,69	13.787.500,00	19.336.363,40	39.668.687,93
OTROS PASIVOS	16.630.424,68	14.686.969,68	20.979.638,97	17.467.222,87	11.698.112,94
Internos	15.658.207,45	14.198.365,07	19.608.984,65	15.958.856,97	9.888.148,39
Externos	972.217,23	488.604,61	1.370.654,32	1.508.365,90	1.809.964,55
PATRIMONIO	40.799.155,04	41.933.558,46	40.370.281,56	41.935.018,30	57.218.636,38
Capital	34.800.000,00	34.800.000,00	34.800.000,00	34.800.000,00	50.800.000,00
Reservas de Capital	0,00	0,00	0,00	0,00	0,00
Otras Reservas	206.760,66	206.760,66	206.760,66	0,00	0,00
Utilidad del periodo y de periodos anteriores	6.089.945,77	7.190.744,14	6.420.754,46	8.170.481,96	7.725.894,13
Gan/Perd en Inv. Dis. para la Venta	-297.551,39	-263.946,34	-1.057.233,56	-1.035.463,66	-1.307.257,75
Deuda Subordinada	0,00	0,00	0,00	0,00	0,00
PASIVO Y PATRIMONIO TOTAL	428.521.217,85	412.407.185,02	485.166.300,12	487.867.648,23	576.962.117,28