



TOWERBANK INTERNATIONAL, INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

| Descripcion | 2007 | | 2008 | | |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| ACTIVOS LIQUIDOS NETO | 80,131,815.47 | 91,377,638.06 | 48,740,350.20 | 55,933,217.20 | 99,819,908.51 |
| Depósitos Internos en Bancos | 25,297,598.13 | 27,800,950.36 | 17,143,017.13 | 24,628,231.60 | 26,894,692.48 |
| A la Vista | 2,570,178.40 | 2,916,632.11 | 3,468,017.13 | 3,451,220.61 | 3,215,524.47 |
| A Plazo | 22,727,419.73 | 24,884,318.25 | 13,675,000.00 | 21,177,010.99 | 23,679,168.01 |
| Depósitos Externos en Bancos | 46,279,294.89 | 57,794,409.27 | 26,802,983.92 | 27,016,997.97 | 62,394,971.62 |
| A la Vista | 5,290,598.85 | 10,061,435.89 | 15,098,900.59 | 9,316,997.97 | 32,694,879.95 |
| A Plazo | 40,988,696.04 | 47,732,973.38 | 11,704,083.33 | 17,700,000.00 | 29,700,091.67 |
| Otros | 8,554,922.45 | 5,782,278.43 | 4,794,349.15 | 4,287,987.63 | 10,530,244.41 |
| CARTERA CREDITICIA NETA | 410,544,353.04 | 363,203,078.59 | 392,974,389.83 | 438,939,278.77 | 438,275,817.39 |
| Interna | 245,262,887.95 | 224,239,612.00 | 220,406,498.97 | 253,869,931.30 | 243,834,514.03 |
| Externa | 169,503,388.66 | 144,040,079.25 | 177,539,115.89 | 190,435,864.45 | 200,125,894.01 |
| Menos Provisiones | 4,221,923.57 | 5,076,612.66 | 4,971,225.03 | 5,366,516.98 | 5,684,590.65 |
| Interna | 2,123,050.89 | 2,871,856.52 | 2,675,956.76 | 2,933,165.04 | 2,230,893.35 |
| Externa | 2,098,872.68 | 2,204,756.14 | 2,295,268.27 | 2,433,351.94 | 3,453,697.30 |
| INVERSIONES EN VALORES NETA | 72,689,611.88 | 61,151,784.89 | 76,235,950.09 | 94,679,541.79 | 65,474,007.97 |
| Internas | 7,749,577.82 | 7,589,545.00 | 7,585,145.00 | 7,537,593.00 | 7,487,593.00 |
| Externas | 64,940,034.06 | 53,562,239.89 | 68,650,805.09 | 87,141,948.79 | 57,986,414.97 |
| 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 | 12,495,539.68 | 17,116,700.03 | 22,611,482.39 | 23,417,284.60 | 15,199,744.28 |
| Internos | 8,830,794.08 | 10,600,690.23 | 17,195,424.21 | 18,243,693.99 | 12,290,625.83 |



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|--------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Externos | 3,664,745.60 | 6,516,009.80 | 5,416,058.18 | 5,173,590.61 | 2,909,118.45 |
| ACTIVO TOTAL NETO | 575,861,320.07 | 532,849,201.57 | 540,562,172.51 | 612,969,322.36 | 618,769,478.15 |
| DEPOSITOS | 455,151,680.02 | 426,375,149.43 | 439,730,160.83 | 482,990,483.31 | 498,234,928.73 |
| Internos | 347,464,972.58 | 338,195,298.59 | 346,301,778.31 | 367,968,006.51 | 393,845,890.21 |
| Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| De Particulares | 315,558,330.58 | 312,866,076.65 | 318,837,098.02 | 328,325,228.69 | 359,246,456.45 |
| A la Vista | 64,534,683.30 | 63,523,710.21 | 74,405,340.68 | 71,034,963.48 | 86,597,726.98 |
| A Plazo | 233,095,856.77 | 229,787,108.01 | 220,870,724.47 | 232,847,948.01 | 246,343,426.10 |
| De Ahorros | 17,927,790.51 | 19,555,258.43 | 23,561,032.87 | 24,442,317.20 | 26,305,303.37 |
| De Bancos | 31,906,642.00 | 25,329,221.94 | 27,464,680.29 | 39,642,777.82 | 34,599,433.76 |
| A la Vista | 549,266.72 | 3,902,000.10 | 636,570.31 | 0.00 | 0.25 |
| A Plazo | 31,357,375.28 | 21,427,221.84 | 26,828,109.98 | 39,642,777.82 | 34,599,433.51 |
| Externos | 107,686,707.44 | 88,179,850.84 | 93,428,382.52 | 115,022,476.80 | 104,389,038.52 |
| Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| De Particulares | 87,025,106.33 | 85,141,507.36 | 92,927,693.68 | 111,346,299.95 | 97,389,173.63 |
| A la Vista | 14,496,212.22 | 14,494,891.12 | 17,838,501.34 | 21,771,951.01 | 30,925,698.88 |
| A Plazo | 66,008,335.80 | 64,387,788.61 | 67,054,861.36 | 81,862,196.48 | 54,575,591.56 |
| De Ahorros | 6,520,558.31 | 6,258,827.63 | 8,034,330.98 | 7,712,152.46 | 11,887,883.19 |
| De Bancos | 20,661,601.11 | 3,038,343.48 | 500,688.84 | 3,676,176.85 | 6,999,864.89 |
| A la Vista | 20,661,601.11 | 3,038,343.48 | 500,688.84 | 3,676,176.85 | 6,999,864.89 |
| A Plazo | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OBLIGACIONES | 53,493,687.94 | 33,063,000.02 | 26,700,000.02 | 40,300,000.02 | 38,265,000.02 |
| Internas | 13,825,000.01 | 6,000,000.02 | 9,500,000.02 | 12,500,000.02 | 5,500,000.02 |
| Externas | 39,668,687.93 | 27,063,000.00 | 17,200,000.00 | 27,800,000.00 | 32,765,000.00 |



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|---|----------------|----------------|----------------|----------------|----------------|
| OTROS PASIVOS | 10,396,485.93 | 15,264,009.82 | 17,900,911.56 | 19,647,625.26 | 11,346,884.41 |
| Internos | 8,621,711.38 | 12,020,266.21 | 16,025,262.57 | 17,559,584.43 | 9,660,919.28 |
| Externos | 1,774,774.55 | 3,243,743.61 | 1,875,648.99 | 2,088,040.83 | 1,685,965.13 |
| PATRIMONIO | 56,819,466.18 | 58,147,042.30 | 56,231,100.10 | 70,031,213.77 | 70,922,664.99 |
| Capital | 50,800,000.00 | 50,800,000.00 | 50,800,000.00 | 67,687,000.00 | 68,012,588.34 |
| 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 | 7,326,705.39 | 9,090,260.57 | 7,223,221.28 | 6,108,883.30 | 6,915,832.75 |
| Gan/Perd en Inv. Dis. para la Venta | -1,307,239.21 | -1,743,218.27 | -1,792,121.18 | -3,764,669.53 | -4,005,756.10 |
| Deuda Subordinada | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PASIVO Y PATRIMONIO TOTAL | 575,861,320.07 | 532,849,201.57 | 540,562,172.51 | 612,969,322.36 | 618,769,478.15 |