



TOWERBANK INTERNATIONAL, INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

| Descripcion | 2008 | | 2009 | | |
|------------------------------|----------------|----------------|----------------|----------------|----------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| ACTIVOS LIQUIDOS NETO | 99,819,908.26 | 92,375,431.94 | 56,647,205.13 | 39,416,444.08 | 167,912,022.78 |
| Depósitos Internos en Bancos | 26,894,692.48 | 28,055,413.65 | 10,075,485.09 | 3,758,622.24 | 9,878,123.11 |
| A la Vista | 3,215,524.47 | 3,374,594.43 | 3,900,485.09 | 3,583,622.24 | 4,703,048.11 |
| A Plazo | 23,679,168.01 | 24,680,819.22 | 6,175,000.00 | 175,000.00 | 5,175,075.00 |
| Depósitos Externos en Bancos | 62,394,971.37 | 58,596,163.46 | 37,686,282.80 | 28,454,212.34 | 142,078,798.87 |
| A la Vista | 32,694,879.70 | 37,296,163.46 | 22,384,641.21 | 12,148,172.95 | 101,762,394.36 |
| A Plazo | 29,700,091.67 | 21,300,000.00 | 15,301,641.59 | 16,306,039.39 | 40,316,404.51 |
| Otros | 10,530,244.41 | 5,723,854.83 | 8,885,437.24 | 7,203,609.50 | 15,955,100.80 |
| CARTERA CREDITICIA NETA | 438,275,817.39 | 404,508,389.85 | 434,473,934.83 | 420,108,081.12 | 383,863,513.35 |
| Interna | 241,643,944.68 | 225,512,999.67 | 245,783,846.15 | 245,106,394.78 | 222,673,017.90 |
| Externa | 202,316,463.36 | 185,169,915.41 | 195,406,977.93 | 182,249,235.32 | 168,593,768.55 |
| Menos Provisiones | 5,684,590.65 | 6,174,525.23 | 6,716,889.25 | 7,247,548.98 | 7,403,273.10 |
| Interna | 2,230,893.35 | 2,636,226.68 | 3,137,645.76 | 3,581,483.07 | 3,642,719.86 |
| Externa | 3,453,697.30 | 3,538,298.55 | 3,579,243.49 | 3,666,065.91 | 3,760,553.24 |
| INVERSIONES EN VALORES NETA | 66,398,776.47 | 80,914,740.12 | 101,617,050.90 | 139,630,378.07 | 70,766,602.79 |
| Internas | 7,487,593.00 | 9,441,326.32 | 9,153,483.60 | 14,150,457.54 | 30,139,252.00 |
| Externas | 58,911,183.47 | 71,473,413.80 | 92,463,567.30 | 125,479,920.53 | 40,627,350.79 |
| 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 | 14,886,662.45 | 15,308,757.45 | 17,718,860.15 | 19,266,030.25 | 18,624,589.09 |



TOWERBANK INTERNATIONAL, INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

| Descripcion | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
|--------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Internos | 11,815,511.53 | 12,340,282.64 | 13,266,385.72 | 13,781,022.06 | 13,500,828.62 |
| Externos | 3,071,150.92 | 2,968,474.81 | 4,452,474.43 | 5,485,008.19 | 5,123,760.47 |
| ACTIVO TOTAL NETO | 619,381,164.57 | 593,107,319.36 | 610,457,051.01 | 618,420,933.52 | 641,166,728.01 |
| DEPOSITOS | 498,234,926.48 | 495,717,161.02 | 504,504,962.02 | 520,411,684.74 | 550,606,289.55 |
| Internos | 393,737,713.04 | 390,106,369.59 | 406,846,286.72 | 416,707,982.53 | 437,288,249.38 |
| Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| De Particulares | 359,130,078.60 | 366,070,423.45 | 375,382,124.14 | 401,926,518.54 | 425,342,731.84 |
| A la Vista | 86,262,676.22 | 83,941,012.29 | 91,408,321.94 | 85,562,301.91 | 104,571,904.06 |
| A Plazo | 245,796,879.86 | 249,075,102.81 | 251,567,937.14 | 288,618,799.45 | 284,654,295.66 |
| De Ahorros | 27,070,522.52 | 33,054,308.35 | 32,405,865.06 | 27,745,417.18 | 36,116,532.12 |
| De Bancos | 34,607,634.44 | 24,035,946.14 | 31,464,162.58 | 14,781,463.99 | 11,945,517.54 |
| A la Vista | 8,200.93 | 0.00 | 0.00 | 1,115,708.69 | 514,217.84 |
| A Plazo | 34,599,433.51 | 24,035,946.14 | 31,464,162.58 | 13,665,755.30 | 11,431,299.70 |
| Externos | 104,497,213.44 | 105,610,791.43 | 97,658,675.30 | 103,703,702.21 | 113,318,040.17 |
| Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| De Particulares | 97,505,551.48 | 95,729,337.15 | 93,965,810.00 | 100,883,563.85 | 107,324,373.97 |
| A la Vista | 31,260,749.64 | 22,919,638.12 | 18,984,645.04 | 13,326,699.15 | 21,328,168.16 |
| A Plazo | 55,122,137.80 | 60,421,648.94 | 60,668,888.25 | 68,340,580.34 | 69,533,101.58 |
| De Ahorros | 11,122,664.04 | 12,388,050.09 | 14,312,276.71 | 19,216,284.36 | 16,463,104.23 |
| De Bancos | 6,991,661.96 | 9,881,454.28 | 3,692,865.30 | 2,820,138.36 | 5,993,666.20 |
| A la Vista | 6,991,661.96 | 9,881,454.28 | 3,692,865.30 | 2,820,138.36 | 5,993,666.20 |
| A Plazo | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OBLIGACIONES | 38,265,000.02 | 18,265,479.91 | 22,565,596.06 | 9,063,487.97 | 2,000,000.00 |



TOWERBANK INTERNATIONAL, INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

| Descripcion | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
|---|----------------|----------------|----------------|----------------|----------------|
| Internas | 5,500,000.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| Externas | 32,765,000.00 | 18,265,479.91 | 22,565,596.06 | 9,063,487.97 | 2,000,000.00 |
| OTROS PASIVOS | 11,061,140.43 | 11,068,451.12 | 11,801,923.42 | 12,906,279.58 | 10,447,270.65 |
| Internos | 9,281,722.76 | 9,519,352.61 | 9,408,045.81 | 9,260,870.28 | 6,405,476.87 |
| Externos | 1,779,417.67 | 1,549,098.51 | 2,393,877.61 | 3,645,409.30 | 4,041,793.78 |
| PATRIMONIO | 71,820,097.64 | 68,056,227.31 | 71,584,569.51 | 76,039,481.23 | 78,113,167.81 |
| Capital | 68,012,588.34 | 68,966,588.34 | 69,138,588.34 | 70,772,588.34 | 70,772,588.34 |
| 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 | 6,888,497.90 | 2,650,250.14 | 4,294,511.12 | 6,488,182.24 | 7,670,158.48 |
| Gan/Perd en Inv. Dis. para la Venta | -3,080,988.60 | -3,560,611.17 | -1,848,529.95 | -1,221,289.35 | -329,579.01 |
| Deuda Subordinada | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PASIVO Y PATRIMONIO TOTAL | 619,381,164.57 | 593,107,319.36 | 610,457,051.01 | 618,420,933.52 | 641,166,728.01 |