

**Towerbank International, Inc.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**



	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	150,453,993.43	75,045,862.81	92,663,503.46	84,984,527.41	162,798,083.98
DEPÓSITOS INTERNOS EN BANCOS	34,610,559.88	14,874,164.76	16,828,595.65	19,803,552.15	28,314,743.06
A LA VISTA	5,610,559.88	5,873,971.43	4,824,104.56	5,795,748.62	5,297,267.55
A PLAZO	29,000,000.00	9,000,193.33	12,004,491.09	14,007,803.53	23,017,475.51
DEPÓSITOS EXTERNOS EN BANCOS	104,712,903.92	55,013,993.07	67,990,475.92	56,510,629.77	127,120,792.02
A LA VISTA	54,287,487.24	48,588,074.74	67,565,475.92	56,085,629.77	118,695,792.02
A PLAZO	50,425,416.68	6,425,918.33	425,000.00	425,000.00	8,425,000.00
OTROS	11,130,529.63	5,157,704.98	7,844,431.89	8,670,345.49	7,362,548.90
CARTERA CREDITICIA NETA	494,676,749.69	521,068,369.39	541,014,928.53	573,488,267.19	603,479,555.49
INTERNA	319,605,986.19	361,209,406.32	379,815,213.71	417,963,522.99	434,384,086.19
EXTERNA	184,909,080.43	169,990,826.17	171,638,582.44	166,483,734.60	180,347,942.78
MENOS PROVISIONES	(9,838,316.93)	(10,131,863.10)	(10,438,867.62)	(10,958,990.40)	(11,252,473.48)
INTERNA	(5,932,434.09)	(6,210,300.12)	(6,532,609.41)	(7,035,788.67)	(6,875,688.26)
EXTERNA	(3,905,882.84)	(3,921,562.98)	(3,906,258.21)	(3,923,201.73)	(4,376,785.22)
INVERSIONES EN VALORES NETA	45,219,384.21	120,148,605.11	88,001,009.09	57,441,694.34	34,383,447.08
INTERNAS	1,054,389.67	35,358,483.00	35,095,196.60	13,886,605.00	751,885.00
EXTERNAS	44,164,994.54	84,790,122.11	52,905,812.49	43,555,089.34	33,631,562.08
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	25,108,537.95	31,503,430.53	31,825,552.24	36,991,201.13	32,560,542.92
INTERNOS	14,624,978.07	19,652,289.81	22,218,699.63	25,937,536.76	25,637,719.65
EXTERNOS	10,483,559.88	11,851,140.72	9,606,852.61	11,053,664.37	6,922,823.27
ACTIVO TOTAL NETO	715,458,665.28	747,766,267.84	753,504,993.32	752,905,690.07	833,221,629.47
DEPOSITOS	581,959,471.56	625,107,497.37	640,888,773.56	618,536,444.71	666,230,205.62
INTERNOS	441,907,861.20	484,992,639.78	491,215,405.46	459,542,409.53	516,830,502.07
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	408,070,071.68	456,461,117.97	459,411,112.21	424,231,740.01	469,262,996.33
A LA VISTA	80,452,590.95	94,905,975.88	97,430,135.21	84,818,660.17	90,411,916.51
A PLAZO	279,636,041.03	305,033,658.90	304,096,697.90	275,797,095.28	318,678,833.01
DE AHORROS	47,981,439.70	56,521,483.19	57,884,279.10	63,615,984.56	60,172,246.81
DE BANCOS	33,837,789.52	28,531,521.81	31,804,293.25	35,310,669.52	47,567,505.74
A LA VISTA	1,237,648.96	530,019.92	796,752.93	336,420.84	98,212.81
A PLAZO	32,600,140.56	28,001,501.89	31,007,540.32	34,974,248.68	47,469,292.93
EXTERNOS	140,051,610.36	140,114,857.59	149,673,368.10	158,994,035.18	149,399,703.55
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	130,230,972.87	131,712,803.92	142,491,754.34	153,327,949.18	143,666,305.38
A LA VISTA	16,708,862.76	11,415,490.05	19,258,128.05	20,149,044.40	17,866,143.40
A PLAZO	98,212,034.01	103,297,344.77	103,384,680.71	116,201,293.71	104,252,627.65
DE AHORROS	15,310,076.10	16,999,969.10	19,848,945.58	16,977,611.07	21,547,534.33
DE BANCOS	9,820,637.49	8,402,053.67	7,181,613.76	5,666,086.00	5,733,398.17
A LA VISTA	3,820,637.49	3,902,053.67	2,630,983.62	1,166,086.00	1,160,699.54
A PLAZO	6,000,000.00	4,500,000.00	4,550,630.14	4,500,000.00	4,572,698.63
OBLIGACIONES	38,331,476.81	24,170,491.73	9,000,000.00	32,968,334.12	53,903,144.61
INTERNAS	0.00	0.00	0.00	8,968,334.12	12,903,144.61
EXTERNAS	38,331,476.81	24,170,491.73	9,000,000.00	24,000,000.00	41,000,000.00
OTROS PASIVOS	20,148,430.39	21,445,404.96	28,953,388.20	23,418,135.21	29,086,500.40
INTERNOS	10,212,989.59	10,213,000.68	20,169,457.77	13,658,480.40	22,476,531.61
EXTERNOS	9,935,440.80	11,232,404.28	8,783,930.43	9,759,654.81	6,609,968.79
PATRIMONIO	75,019,286.52	77,042,873.78	74,662,831.56	77,982,776.03	84,001,778.84
CAPITAL	46,800,000.00	71,765,013.34	74,965,013.34	74,965,013.34	78,965,013.34
RESERVAS DE CAPITAL	24,965,013.34	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	4,986,316.50	5,713,427.12	1,780,066.69	3,283,493.06	4,974,825.51

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(1,732,043.32)	(435,566.68)	(2,082,248.47)	(265,730.37)	61,939.99
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	715,458,665.28	747,766,267.84	753,504,993.32	752,905,690.07	833,221,629.47