



**Towerbank International Inc.**  
**BALANCE DE SITUACION DE Diciembre 2001 Y 2002**

Date: 2/05/03

Descripcion	Absoluto	%	2002												
			12	1	2	3	4	5	6	7	8	9	10	11	12
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	17.730.913,05	56,52	31.369.960,08	42.882.020,94	56.958.892,03	18.265.796,90	34.252.532,10	38.448.810,75	38.631.543,61	43.747.412,10	50.720.054,28	50.475.695,01	44.820.891,16	57.555.636,27	49.100.873,13
Depositos Locales en Bancos	13.215.101,58	157,84	8.372.657,88	15.511.325,63	20.499.817,89	11.242.869,54	20.507.397,52	18.058.718,48	15.693.889,14	16.126.660,64	29.430.037,28	27.479.076,52	24.165.492,86	34.143.339,64	21.587.759,46
A la Vista	-74.689,04	-6,77	1.102.969,99	1.194.780,98	1.911.618,39	1.401.581,36	1.846.120,96	1.526.757,66	1.378.581,10	1.294.935,45	1.582.358,55	41.398,74	1.585.952,94	1.536.419,57	1.028.280,95
A Plazo	13.289.790,62	182,81	7.269.687,89	14.316.544,65	18.588.199,50	9.841.288,18	18.661.276,56	16.531.960,82	14.315.308,04	14.831.725,19	27.847.678,73	27.437.677,78	22.579.539,92	32.606.920,07	20.559.478,51
Depositos Extranjeros en Bancos	7.635.969,49	58,42	13.070.639,58	23.220.760,04	32.847.913,01	4.967.847,04	11.375.598,87	17.969.311,93	19.758.529,36	25.053.738,40	19.152.298,94	19.314.120,48	18.019.543,01	20.406.569,58	20.706.609,07
A la Vista	572.064,07	100,41	569.743,25	6.927.082,80	706.648,54	533.158,18	512.331,89	366.604,31	865.655,57	979.964,69	857.689,99	766.424,59	500.185,04	567.836,85	1.141.807,32
A Plazo	7.063.905,42	56,51	12.500.896,33	16.293.677,24	32.141.264,47	4.434.688,86	10.863.266,98	17.602.707,62	18.892.873,79	24.073.773,71	18.294.608,95	18.547.695,89	17.519.357,97	19.838.732,73	19.564.801,75
Otros	-3.120.158,02	-31,43	9.926.662,62	4.149.935,27	3.611.161,13	2.055.080,32	2.369.535,71	2.420.780,34	3.179.125,11	2.567.013,06	2.137.718,06	3.682.498,01	2.635.855,29	3.005.727,05	6.806.504,60
CARTERA CREDITICIA	13.384.991,84	9,82	136.253.875,65	120.075.651,55	120.728.731,47	134.510.238,96	125.207.247,77	129.286.678,98	137.902.077,41	126.430.669,60	125.700.323,55	137.425.086,44	126.561.393,87	135.802.408,51	149.638.867,49
Locales	6.306.869,25	6,65	94.857.088,32	80.660.669,71	78.608.698,52	88.903.719,51	83.562.102,34	84.038.759,34	91.373.159,57	82.061.209,94	97.409.202,03	94.619.275,71	88.890.832,65	92.920.901,77	101.163.957,57
Extranjero	7.078.122,59	17,10	41.396.787,33	39.414.981,84	42.120.032,95	45.606.519,45	41.645.145,43	45.247.919,64	46.528.917,84	44.369.459,66	28.291.121,52	42.805.810,73	37.670.561,22	42.881.506,74	48.474.909,92
INVERSIONES EN VALORES	16.899.627,20	16,86	100.238.052,33	85.256.262,56	79.786.844,52	117.246.315,84	111.555.869,82	111.745.251,19	109.834.983,58	108.763.582,07	102.983.236,19	105.654.979,68	114.771.035,12	97.582.372,81	117.137.679,53
Locales	2.462.613,23	12,07	20.401.917,39	20.359.052,77	17.341.144,29	21.386.797,59	20.650.512,43	24.171.069,21	23.974.417,78	23.954.877,82	23.947.693,68	22.841.195,91	22.595.462,92	17.830.332,32	22.864.530,62
Extranjero	14.437.013,97	18,08	79.836.134,94	64.897.209,79	62.445.700,23	95.859.518,25	90.905.357,39	87.574.181,98	85.860.565,80	84.808.704,25	79.035.542,51	82.813.783,77	92.175.572,20	79.752.040,49	94.273.148,91
OTROS ACTIVOS	314.499,35	3,17	9.908.871,07	10.088.115,71	12.039.982,92	12.686.357,72	11.523.085,04	10.486.174,74	9.706.878,50	10.275.428,97	10.577.067,97	11.433.771,41	10.449.533,50	9.131.789,31	10.223.370,42
Locales	-806.099,91	-9,39	8.583.313,44	8.768.565,78	10.710.593,29	9.723.406,93	8.576.639,02	7.426.142,96	6.738.001,16	7.067.036,88	7.349.813,16	8.166.052,34	6.589.565,35	7.519.306,05	7.777.213,53
Extranjero	1.120.599,26	84,54	1.325.557,63	1.319.549,93	1.329.389,63	2.962.950,79	2.946.446,02	3.060.031,78	2.968.877,34	3.208.392,09	3.227.254,81	3.267.719,07	3.859.968,15	1.612.483,26	2.446.156,89
TOTAL DE ACTIVOS	48.330.031,44	17,40	277.770.759,13	258.302.050,76	269.514.450,94	282.708.709,42	282.538.734,73	289.966.915,66	296.075.483,10	289.217.092,74	289.980.681,99	304.989.532,54	296.602.853,65	300.072.206,90	326.100.790,57
DEPOSITOS	7.959.340,47	3,80	209.526.704,69	182.985.495,34	191.781.155,24	199.121.868,68	204.163.080,00	206.917.325,96	210.753.472,56	198.295.562,21	199.762.502,56	214.171.202,69	200.739.462,80	199.333.458,77	217.486.045,16
Locales	-828.023,20	-0,68	122.389.170,69	124.502.093,23	102.971.870,20	116.109.389,47	115.935.965,65	114.667.111,70	109.493.901,47	103.245.181,59	102.824.815,96	115.872.662,22	111.677.023,15	108.246.653,12	121.561.147,49
Oficiales	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
De Particulares	8.465.369,36	9,00	94.035.461,55	101.195.128,97	82.963.678,81	97.598.378,41	96.418.238,56	90.639.111,75	86.266.593,64	88.024.003,70	94.424.815,96	106.472.321,94	101.569.051,41	93.437.293,77	102.500.830,91
A la Vista	2.619.129,85	18,26	14.341.538,50	13.519.419,11	10.731.538,63	9.119.153,03	9.752.809,31	9.656.285,81	9.201.232,62	9.721.043,12	11.566.108,88	13.094.674,02	11.250.122,80	12.270.072,77	16.960.668,35
A Plazo	5.616.177,84	8,55	65.653.902,73	70.411.378,61	57.674.043,26	71.362.305,39	69.058.572,95	62.876.991,21	62.186.515,81	63.233.220,78	64.194.084,61	74.423.905,64	73.707.632,89	66.504.269,48	71.270.080,57
De Ahorros	230.061,67	1,64	14.040.020,32	17.264.331,25	14.558.096,92	17.116.919,99	17.606.856,30	18.105.834,73	14.878.845,21	15.069.739,80	18.664.622,47	18.953.742,28	16.611.295,72	14.662.951,52	14.270.081,99
De Bancos	-9.293.392,56	-32,78	28.353.709,14	23.306.964,26	20.008.191,39	18.511.011,06	19.517.727,09	24.027.999,95	23.227.307,83	15.221.177,89	8.400.000,00	9.400.340,28	10.107.971,74	14.809.359,35	19.060.316,58
A la Vista	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
A Plazo	-9.293.392,56	-32,78	28.353.709,14	23.306.964,26	20.008.191,39	18.511.011,06	19.517.727,09	24.027.999,95	23.227.307,83	15.221.177,89	8.400.000,00	9.400.340,28	10.107.971,74	14.809.359,35	19.060.316,58
Extranjero	8.787.363,67	10,08	87.137.534,00	58.483.402,11	88.809.285,04	83.012.479,21	88.227.114,35	92.250.214,26	101.259.571,09	95.050.380,62	96.937.686,60	98.298.540,47	89.062.439,65	91.086.805,65	95.924.897,67
Oficiales	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
De Particulares	3.569.945,04	33,13	10.775.414,89	10.775.098,63	23.806.291,87	10.950.140,66	14.187.093,71	20.585.935,32	21.411.735,49	20.691.463,35	20.615.277,11	10.527.989,48	10.553.160,94	15.149.775,77	14.345.359,93
A la Vista	36.909,35	4,96	743.487,99	728.430,38	714.181,11	930.105,98	415.116,75	327.050,47	467.605,57	498.861,09	377.244,37	457.941,58	548.237,39	930.930,16	780.397,34
A Plazo	3.404.958,01	36,13	9.424.440,56	9.429.032,13	22.285.283,53	9.470.475,55	13.377.388,67	19.942.627,22	20.591.072,93	19.921.578,89	19.830.032,12	9.913.782,68	9.578.423,87	13.505.949,60	12.829.398,57
De Ahorro	128.077,68	21,08	607.486,34	617.636,12	806.827,23	549.559,13	394.588,29	316.257,63	353.056,99	271.023,37	408.000,62	156.265,22	426.499,68	712.896,01	735.564,02
De Bancos	5.217.418,63	6,83	76.362.119,11	47.708.303,48	65.002.993,17	72.062.338,55	74.040.020,64	71.664.278,94	79.847.835,60	74.358.917,27	76.322.409,49	87.770.550,99	78.509.278,71	75.937.029,88	81.579.537,74
A la Vista	10.872.418,63	22,96	47.362.119,11	21.708.303,48	38.502.993,17	47.445.447,48	50.480.020,64	47.164.278,94	55.946.858,22	49.836.923,29	54.977.409,49	66.425.550,99	57.164.278,71	54.592.029,88	58.234.537,74
A Plazo	-5.655.000,00	-19,50	29.000.000,00	26.000.000,00	26.500.000,00	24.616.891,07	23.560.000,00	24.500.000,00	23.900.977,38	24.521.993,98	21.345.000,00	21.345.000,00	21.345.000,00	21.345.000,00	23.345.000,00
OBLIGACIONES	44.744.000,00	222,05	20.150.000,00	31.781.935,93	36.268.389,11	40.206.167,56	33.799.000,00	41.108.210,78	44.138.250,00	50.189.250,00	48.919.250,00	48.919.250,00	54.676.311,68	59.959.243,40	64.894.000,00



**Towerbank International Inc.**  
**BALANCE DE SITUACION DE Diciembre 2001 Y 2002**

Date: 2/05/03

Descripcion	Absoluto	%	2002												
			2001												
			12	1	2	3	4	5	6	7	8	9	10	11	12
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Locales	4.800.000,00	0,00	0,00	0,00	4.367.004,11	0,00	0,00	1.613.960,78	4.500.000,00	4.500.000,00	3.000.000,00	3.000.000,00	57.061,68	2.011.243,40	4.800.000,00
Extranjero	39.944.000,00	198,23	20.150.000,00	31.781.935,93	31.901.385,00	40.206.167,56	33.799.000,00	39.494.250,00	39.638.250,00	45.689.250,00	45.919.250,00	45.919.250,00	54.619.250,00	57.948.000,00	60.094.000,00
<b>OTROS PASIVOS</b>	<b>-7.934.911,27</b>	<b>-53,12</b>	<b>14.937.349,78</b>	<b>8.903.541,14</b>	<b>6.717.807,28</b>	<b>11.263.649,26</b>	<b>13.233.101,64</b>	<b>10.952.411,82</b>	<b>10.091.591,83</b>	<b>9.853.333,32</b>	<b>10.318.670,95</b>	<b>11.158.765,14</b>	<b>10.241.969,08</b>	<b>10.370.156,71</b>	<b>7.002.438,51</b>
Locales	-8.317.260,62	-66,53	12.500.957,17	7.567.468,92	5.168.624,32	8.178.764,25	8.900.534,85	7.322.570,62	5.870.242,85	5.601.801,63	6.027.330,51	6.837.667,93	6.101.486,89	7.772.331,08	4.183.696,55
Extranjero	382.349,35	15,69	2.436.392,61	1.336.072,22	1.549.182,96	3.084.885,01	4.332.566,79	3.629.841,20	4.221.348,98	4.251.531,69	4.291.340,44	4.321.097,21	4.140.482,19	2.597.825,63	2.818.741,96
<b>PATRIMONIO</b>	<b>3.561.602,24</b>	<b>10,74</b>	<b>33.156.704,66</b>	<b>34.631.078,35</b>	<b>34.747.099,31</b>	<b>32.117.023,92</b>	<b>31.343.553,09</b>	<b>30.988.967,10</b>	<b>31.092.168,71</b>	<b>30.878.947,21</b>	<b>30.980.258,48</b>	<b>30.740.314,71</b>	<b>30.945.110,09</b>	<b>30.409.348,02</b>	<b>36.718.306,90</b>
Capital	0,00	0,00	31.250.000,00	31.250.000,00	31.250.000,00	31.250.000,00	31.250.000,00	31.250.000,00	31.250.000,00	31.250.000,00	31.250.000,00	31.250.000,00	31.250.000,00	31.250.000,00	31.250.000,00
Reservas de Capital	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Otras Reservas	996.585,67	-100,50	-991.601,87	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	4.983,80
Utilidad de Periodos Anteriores	935.014,75	-30,79	-3.036.707,75	2.901.331,72	2.912.743,25	-587.256,75	-595.654,88	-1.587.256,75	-1.587.256,75	-1.587.256,75	-1.653.874,75	-1.593.294,87	-1.593.294,87	-3.649.345,53	-2.101.693,00
Utilidad de Periodo	1.630.001,82	27,46	5.935.014,28	479.746,63	584.356,06	1.454.280,67	1.680.809,84	1.326.223,85	1.429.425,46	1.216.203,96	1.384.133,23	1.083.609,58	1.288.404,96	2.808.693,55	7.565.016,10
Ganancia o Perdida en Valores Disponible para la Venta	0,00	0,00	0,00	0,00	0,00	0,00	-991.601,87	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
<b>PASIVO Y PATRIMONIO</b>	<b>48.330.031,44</b>	<b>17,40</b>	<b>277.770.759,13</b>	<b>258.302.050,76</b>	<b>269.514.450,94</b>	<b>282.708.709,42</b>	<b>282.538.734,73</b>	<b>289.966.915,66</b>	<b>296.075.483,10</b>	<b>289.217.092,74</b>	<b>289.980.681,99</b>	<b>304.989.532,54</b>	<b>296.602.853,65</b>	<b>300.072.206,90</b>	<b>326.100.790,57</b>