

Towerbank International, Inc.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2009 A DICIEMBRE 2010

	2009	2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	167,912,022.78	98,978,903.97	102,868,663.79	111,268,323.46	130,089,247.59
DEPÓSITOS INTERNOS EN BANCOS	9,878,123.11	4,126,604.45	3,903,770.08	3,354,688.00	6,039,421.53
A LA VISTA	4,703,048.11	4,124,111.30	3,903,770.08	3,354,688.00	6,039,421.53
A PLAZO	5,175,075.00	2,493.15	0.00	0.00	0.00
DEPÓSITOS INTERNOS EN BANCOS	142,078,798.87	88,098,630.93	90,956,410.37	101,439,668.41	112,164,278.56
A LA VISTA	101,762,394.36	60,773,497.21	52,646,098.65	63,134,080.22	85,857,032.15
A PLAZO	40,316,404.51	27,325,133.72	38,310,311.72	38,305,588.19	26,307,246.41
OTROS	15,955,100.80	6,753,668.59	8,008,483.34	6,473,967.05	11,885,547.50
CARTERA CREDITICIA NETA	383,863,513.35	408,037,803.91	449,813,307.23	466,649,730.15	481,334,130.58
INTERNA	222,673,017.90	226,392,280.25	255,099,791.39	276,360,427.98	273,519,348.04
EXTERNA	168,593,768.55	189,723,436.44	203,497,050.42	199,159,442.52	216,539,830.02
MENOS PROVISIONES	(7,403,273.10)	(8,077,912.78)	(8,783,534.58)	(8,870,140.35)	(8,725,047.48)
INTERNA	(3,642,719.86)	(4,218,124.14)	(4,817,461.24)	(4,334,403.71)	(4,330,070.88)
EXTERNA	(3,760,553.24)	(3,859,788.64)	(3,966,073.34)	(4,535,736.64)	(4,394,976.60)
INVERSIONES EN VALORES NETA	70,766,602.79	122,327,149.03	101,540,212.97	60,548,609.45	56,340,381.02
INTERNAS	30,139,252.00	13,780,053.64	12,035,593.70	6,389,773.87	918,065.00
EXTERNAS	40,627,350.79	108,547,095.39	89,504,619.27	54,158,835.58	55,422,316.02
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	18,440,336.47	24,993,080.68	27,758,847.68	29,213,025.56	32,346,753.25
INTERNOS	13,316,576.00	18,740,919.05	13,261,841.19	15,553,177.16	13,465,961.07
EXTERNOS	5,123,760.47	6,252,161.63	14,497,006.49	13,659,848.40	18,880,792.18
ACTIVO TOTAL NETO	640,982,475.39	654,336,937.59	681,981,031.67	667,679,688.62	700,110,512.44
DEPOSITOS	550,606,289.55	558,917,391.15	581,016,051.58	568,486,342.81	590,008,472.57
INTERNOS	437,288,249.38	448,609,644.23	438,275,411.08	441,428,940.97	447,857,591.47
OFICIALES	0.00	3,000,000.00	0.00	0.00	0.00

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DE PARTICULARES	425,342,731.84	433,693,768.51	420,787,645.30	429,650,864.11	426,120,441.77
A LA VISTA	104,571,904.06	101,392,137.04	96,128,083.87	98,005,421.56	101,399,288.06
A PLAZO	284,654,295.66	291,213,784.22	283,399,728.19	283,782,513.20	282,718,753.62
DE AHORROS	36,116,532.12	41,087,847.25	41,259,833.24	47,862,929.35	42,002,400.09
DE BANCOS	11,945,517.54	11,915,875.72	17,487,765.78	11,778,076.86	21,737,149.70
A LA VISTA	514,217.84	477,148.22	1,733,288.03	3,523,861.71	1,094,167.26
A PLAZO	11,431,299.70	11,438,727.50	15,754,477.75	8,254,215.15	20,642,982.44
EXTERNOS	113,318,040.17	110,307,746.92	142,740,640.50	127,057,401.84	142,150,881.10
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	107,324,373.97	107,718,735.08	117,197,949.98	113,158,855.91	127,275,269.75
A LA VISTA	21,328,168.16	14,706,858.08	20,603,773.93	19,887,572.40	25,365,973.78
A PLAZO	69,533,101.58	67,379,853.16	80,713,918.65	80,316,865.67	83,663,852.37
DE AHORROS	16,463,104.23	25,632,023.84	15,880,257.40	12,954,417.84	18,245,443.60
DE BANCOS	5,993,666.20	2,589,011.84	25,542,690.52	13,898,545.93	14,875,611.35
A LA VISTA	5,993,666.20	2,589,011.84	14,542,690.52	7,898,545.93	8,875,611.35
A PLAZO	0.00	0.00	11,000,000.00	6,000,000.00	6,000,000.00
OBLIGACIONES	2,000,000.00	2,000,000.00	2,000,000.00	0.00	10,003,610.83
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	2,000,000.00	2,000,000.00	2,000,000.00	0.00	10,003,610.83
OTROS PASIVOS	10,424,565.81	14,949,766.21	23,849,454.32	23,250,184.19	23,385,642.65
INTERNOS	6,382,772.03	9,263,167.72	12,032,665.48	12,928,460.87	8,667,051.75
EXTERNOS	4,041,793.78	5,686,598.49	11,816,788.84	10,321,723.32	14,718,590.90
PATRIMONIO	77,951,620.03	78,469,780.23	75,115,525.77	75,943,161.62	76,712,786.39
CAPITAL	70,772,588.34	70,772,588.34	70,707,013.34	71,765,013.34	71,765,013.34
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	7,508,610.70	8,226,504.01	4,794,760.84	4,464,350.73	6,038,301.66

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(329,579.01)	(529,312.12)	(386,248.41)	(286,202.45)	(1,090,528.61)
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	640,982,475.39	654,336,937.59	681,981,031.67	667,679,688.62	700,110,512.44