

Towerbank International, Inc.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2010 A DICIEMBRE 2011

	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	130,089,247.59	74,152,756.45	89,965,919.07	80,503,470.79	150,453,993.43
DEPÓSITOS INTERNOS EN BANCOS	6,039,421.53	10,358,220.55	17,569,682.42	11,483,003.49	34,610,559.88
A LA VISTA	6,039,421.53	5,358,086.38	5,568,983.47	5,482,591.82	5,610,559.88
A PLAZO	0.00	5,000,134.17	12,000,698.95	6,000,411.67	29,000,000.00
DEPÓSITOS INTERNOS EN BANCOS	112,164,278.56	58,466,662.91	66,270,629.04	65,155,877.80	104,712,903.92
A LA VISTA	85,857,032.15	50,166,662.91	62,970,060.71	59,730,381.95	54,287,487.24
A PLAZO	26,307,246.41	8,300,000.00	3,300,568.33	5,425,495.85	50,425,416.68
OTROS	11,885,547.50	5,327,872.99	6,125,607.61	3,864,589.50	11,130,529.63
CARTERA CREDITICIA NETA	481,334,130.58	510,976,623.82	495,461,671.29	500,069,581.67	494,676,749.69
INTERNA	273,519,348.04	314,388,839.96	325,977,917.42	336,483,281.30	319,605,986.19
EXTERNA	216,539,830.02	206,176,424.33	179,460,180.13	173,317,579.18	184,909,080.43
MENOS PROVISIONES	(8,725,047.48)	(9,588,640.47)	(9,976,426.26)	(9,731,278.81)	(9,838,316.93)
INTERNA	(4,330,070.88)	(5,199,368.07)	(5,592,921.44)	(5,832,223.81)	(5,932,434.09)
EXTERNA	(4,394,976.60)	(4,389,272.40)	(4,383,504.82)	(3,899,055.00)	(3,905,882.84)
INVERSIONES EN VALORES NETA	56,340,381.02	100,368,480.97	76,366,756.80	65,717,268.60	45,219,384.21
INTERNAS	918,065.00	959,977.00	979,645.00	1,005,869.00	1,054,389.67
EXTERNAS	55,422,316.02	99,408,503.97	75,387,111.80	64,711,399.60	44,164,994.54
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	32,346,753.25	31,275,472.77	27,506,151.36	24,754,946.70	25,108,537.95
INTERNOS	13,465,961.07	15,630,171.88	13,244,995.30	13,929,381.20	14,624,978.07
EXTERNOS	18,880,792.18	15,645,300.89	14,261,156.06	10,825,565.50	10,483,559.88
ACTIVO TOTAL NETO	700,110,512.44	716,773,334.01	689,300,498.52	671,045,267.76	715,458,665.28
DEPOSITOS	590,008,472.57	604,268,404.55	594,647,205.05	560,155,090.18	581,959,471.56
INTERNOS	447,857,591.47	439,616,028.97	437,261,171.99	431,515,602.87	441,907,861.20
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	426,120,441.77	417,753,476.71	414,863,324.98	400,167,098.93	408,070,071.68
A LA VISTA	101,399,288.06	100,543,216.59	96,378,600.75	81,387,650.23	80,452,590.95
A PLAZO	282,718,753.62	271,071,221.35	267,397,214.14	273,041,045.04	279,636,041.03
DE AHORROS	42,002,400.09	46,139,038.77	51,087,510.09	45,738,403.66	47,981,439.70
DE BANCOS	21,737,149.70	21,862,552.26	22,397,847.01	31,348,503.94	33,837,789.52
A LA VISTA	1,094,167.26	233,886.90	367,307.50	10,315,861.56	1,237,648.96
A PLAZO	20,642,982.44	21,628,665.36	22,030,539.51	21,032,642.38	32,600,140.56
EXTERNOS	142,150,881.10	164,652,375.58	157,386,033.06	128,639,487.31	140,051,610.36
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	127,275,269.75	145,056,190.18	128,757,849.97	118,994,005.39	130,230,972.87
A LA VISTA	25,365,973.78	28,725,027.71	12,134,211.50	15,889,600.56	16,708,862.76
A PLAZO	83,663,852.37	90,408,737.27	89,172,290.99	90,094,370.74	98,212,034.01
DE AHORROS	18,245,443.60	25,922,425.20	27,451,347.48	13,010,034.09	15,310,076.10
DE BANCOS	14,875,611.35	19,596,185.40	28,628,183.09	9,645,481.92	9,820,637.49
A LA VISTA	8,875,611.35	13,596,185.40	22,628,183.09	3,645,481.92	3,820,637.49
A PLAZO	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00
OBLIGACIONES	10,003,610.83	9,803,610.83	0.00	18,160,985.08	38,331,476.81
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	10,003,610.83	9,803,610.83	0.00	18,160,985.08	38,331,476.81
OTROS PASIVOS	23,385,642.65	24,521,258.49	20,986,537.69	19,475,869.96	20,148,430.39
INTERNOS	8,667,051.75	12,516,790.34	8,376,292.80	10,711,875.50	10,212,989.59
EXTERNOS	14,718,590.90	12,004,468.15	12,610,244.89	8,763,994.46	9,935,440.80
PATRIMONIO	76,712,786.39	78,180,060.14	73,666,755.78	73,253,322.54	75,019,286.52
CAPITAL	71,765,013.34	71,765,013.34	71,765,013.34	71,765,013.34	46,800,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	24,965,013.34
OTRAS RESERVAS	0.00	0.00	0.00	0.00	0.00
UTILIDAD DEL PERIODO Y DE	6,038,301.66	7,202,293.15	2,625,444.41	3,938,114.75	4,986,316.50

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(1,090,528.61)	(787,246.35)	(723,701.97)	(2,449,805.55)	(1,732,043.32)
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	700,110,512.44	716,773,334.01	689,300,498.52	671,045,267.76	715,458,665.28