

**TOWERBANK INTERNATIONAL, INC.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**A DICIEMBRE 2015**

|                              | 2014           | 2015           |                |                |                |
|------------------------------|----------------|----------------|----------------|----------------|----------------|
|                              | TRIMESTRE IV   | TRIMESTRE I    | TRIMESTRE II   | TRIMESTRE III  | TRIMESTRE IV   |
| ACTIVOS LIQUIDOS NETO        | 118,288,949.63 | 121,244,898.24 | 91,134,297.49  | 102,060,124.28 | 134,143,465.88 |
| DEPÓSITOS INTERNOS EN BANCOS | 34,052,310.24  | 31,687,368.08  | 32,741,204.93  | 30,752,881.81  | 38,548,382.14  |
| A LA VISTA                   | 8,131,007.63   | 6,664,450.54   | 7,730,218.55   | 5,740,198.13   | 7,634,888.04   |
| A PLAZO                      | 25,921,302.61  | 25,022,917.54  | 25,010,986.38  | 25,012,683.68  | 30,913,494.10  |
| DEPÓSITOS EXTERNOS EN BANCOS | 74,313,431.31  | 81,426,970.32  | 47,757,470.70  | 63,689,394.35  | 86,473,169.99  |
| A LA VISTA                   | 73,888,431.31  | 81,001,970.32  | 47,177,470.70  | 60,104,418.58  | 85,893,169.99  |
| A PLAZO                      | 425,000.00     | 425,000.00     | 580,000.00     | 3,584,975.77   | 580,000.00     |
| OTROS                        | 9,923,208.08   | 8,130,559.84   | 10,635,621.86  | 7,617,848.12   | 9,121,913.75   |
| CARTERA CREDITICIA NETA      | 722,508,404.34 | 726,794,302.57 | 725,762,870.06 | 744,238,541.69 | 728,644,357.53 |
| INTERNA                      | 551,066,270.09 | 564,435,028.22 | 562,512,315.96 | 585,985,641.52 | 562,242,705.54 |
| EXTERNA                      | 176,274,020.86 | 167,368,280.18 | 168,515,456.56 | 163,969,188.64 | 170,933,234.20 |
| MENOS PROVISIONES            | (4,831,886.61) | (5,009,005.83) | (5,264,902.46) | (5,716,288.47) | (4,531,582.21) |
| INTERNA                      | (3,137,643.78) | (4,141,049.28) | (4,312,204.64) | (4,668,244.13) | (3,484,806.85) |
| EXTERNA                      | (1,694,242.83) | (867,956.55)   | (952,697.82)   | (1,048,044.34) | (1,046,775.36) |
| INVERSIONES EN VALORES NETA  | 84,888,281.06  | 93,301,827.17  | 75,223,905.57  | 68,180,018.61  | 60,435,428.11  |
| INTERNAS                     | 20,625,113.95  | 24,191,928.35  | 19,160,053.95  | 21,072,553.95  | 24,988,753.95  |
| EXTERNAS                     | 64,263,167.11  | 69,109,898.82  | 56,063,851.62  | 47,107,464.66  | 35,446,674.16  |
| 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                | 28,370,777.52  | 29,481,040.08  | 27,940,832.70  | 27,736,353.96  | 27,900,300.38  |
| INTERNOS                     | 24,279,452.17  | 25,835,168.77  | 24,707,828.07  | 25,181,031.91  | 24,722,841.80  |
| EXTERNOS                     | 4,091,325.35   | 3,645,871.31   | 3,233,004.63   | 2,555,322.05   | 3,177,458.58   |
| ACTIVO TOTAL NETO            | 954,056,412.55 | 970,822,068.06 | 920,061,905.82 | 942,215,038.54 | 951,123,551.90 |
| DEPOSITOS                    | 777,702,527.39 | 791,140,883.08 | 745,701,032.85 | 765,332,998.62 | 771,076,238.91 |
| INTERNOS                     | 583,937,769.78 | 576,524,315.67 | 551,214,255.36 | 562,359,830.31 | 568,968,972.63 |
| OFICIALES                    | 0.00           | 0.00           | 0.00           | 0.00           | 969.91         |

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|                                    | TRIMESTRE IV   | TRIMESTRE I    | TRIMESTRE II   | TRIMESTRE III  | TRIMESTRE IV   |
| DE PARTICULARES                    | 520,056,867.82 | 525,745,743.46 | 501,351,002.48 | 504,145,833.98 | 512,094,963.48 |
| A LA VISTA                         | 112,413,356.65 | 106,163,351.01 | 118,245,001.96 | 102,220,146.74 | 101,288,536.88 |
| A PLAZO                            | 333,445,476.80 | 317,140,916.92 | 315,109,601.70 | 327,364,454.71 | 337,612,321.18 |
| DE AHORROS                         | 74,198,034.37  | 102,441,475.53 | 67,996,398.82  | 74,561,232.53  | 73,194,105.42  |
| DE BANCOS                          | 63,880,901.96  | 50,778,572.21  | 49,863,252.88  | 58,213,996.33  | 56,873,039.24  |
| A LA VISTA                         | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           |
| A PLAZO                            | 63,880,901.96  | 50,778,572.21  | 49,863,252.88  | 58,213,996.33  | 56,873,039.24  |
| EXTERNOS                           | 193,764,757.61 | 214,616,567.41 | 194,486,777.49 | 202,973,168.31 | 202,107,266.28 |
| OFICIALES                          | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           |
| DE PARTICULARES                    | 192,064,751.49 | 213,822,880.36 | 193,636,490.87 | 192,915,655.43 | 192,049,783.39 |
| A LA VISTA                         | 16,481,777.87  | 15,001,091.88  | 18,080,088.27  | 18,398,008.88  | 20,749,207.15  |
| A PLAZO                            | 149,147,408.32 | 166,388,097.01 | 153,365,380.35 | 152,620,535.86 | 147,273,103.28 |
| DE AHORROS                         | 26,435,565.30  | 32,433,691.47  | 22,191,022.25  | 21,897,110.69  | 24,027,472.96  |
| DE BANCOS                          | 1,700,006.12   | 793,687.05     | 850,286.62     | 10,057,512.88  | 10,057,482.89  |
| A LA VISTA                         | 1,700,006.12   | 793,687.05     | 850,286.62     | 57,512.88      | 57,482.89      |
| A PLAZO                            | 0.00           | 0.00           | 0.00           | 10,000,000.00  | 10,000,000.00  |
| OBLIGACIONES                       | 50,707,123.22  | 60,527,586.74  | 60,121,526.98  | 66,047,387.50  | 68,063,263.52  |
| INTERNAS                           | 20,884,774.63  | 30,705,238.15  | 44,121,526.98  | 49,147,387.50  | 46,985,201.73  |
| EXTERNAS                           | 29,822,348.59  | 29,822,348.59  | 16,000,000.00  | 16,900,000.00  | 21,078,061.79  |
| OTROS PASIVOS                      | 27,974,922.67  | 21,767,449.37  | 17,139,068.39  | 15,317,351.21  | 13,045,911.38  |
| INTERNOS                           | 25,201,007.14  | 19,768,633.23  | 14,696,402.48  | 13,389,566.54  | 10,124,306.29  |
| EXTERNOS                           | 2,773,915.53   | 1,998,816.14   | 2,442,665.91   | 1,927,784.67   | 2,921,605.09   |
| PATRIMONIO                         | 97,671,839.27  | 97,386,148.87  | 97,100,277.60  | 95,517,301.21  | 98,938,138.09  |
| CAPITAL                            | 78,965,013.34  | 78,967,928.89  | 78,982,506.64  | 78,985,422.19  | 78,988,337.74  |
| RESERVAS DE CAPITAL                | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           |
| OTRAS RESERVAS                     | 8,477,582.41   | 8,498,941.28   | 8,498,941.28   | 9,406,338.36   | 9,865,310.28   |
| UTILIDAD DEL PERIODO Y DE PERIODOS | 5,589,253.32   | 6,473,053.22   | 5,043,650.71   | 4,871,871.08   | 7,864,572.50   |

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| ANTERIORES                          |                |                |                |                |                |
| GAN/PERD EN INV. DIS. PARA LA VENTA | (4,202,003.66) | (5,395,768.38) | (4,266,814.89) | (6,588,324.28) | (6,622,076.29) |
| DEUDA SUBORDINADA                   | 8,841,993.86   | 8,841,993.86   | 8,841,993.86   | 8,841,993.86   | 8,841,993.86   |
| PASIVO Y PATRIMONIO TOTAL           | 954,056,412.55 | 970,822,068.06 | 920,061,905.82 | 942,215,038.54 | 951,123,551.90 |