



Citibank, N.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-71,623,632.38	-32.06	223,371,257.91	243,813,521.69	228,723,408.47	177,856,954.40	181,384,752.02	169,745,552.65	133,926,636.67	123,428,210.36	146,428,112.42	133,206,239.15	132,469,898.85	175,634,312.94	151,747,625.53
Depositos Locales en Bancos	30,399,398.83	54.27	56,018,586.95	80,613,131.46	83,211,162.23	71,554,392.76	92,631,330.97	76,326,006.13	90,478,880.80	80,356,225.26	96,171,126.98	81,252,647.19	87,134,058.28	92,403,828.03	86,417,985.78
A la Vista	2,399,398.83	11.99	20,018,586.95	32,113,131.46	29,711,162.23	18,054,392.76	41,631,330.97	25,326,006.13	22,478,880.80	20,356,225.26	23,171,126.98	21,752,647.19	23,134,058.28	29,403,828.03	22,417,985.78
A Plazo	28,000,000.00	77.78	36,000,000.00	48,500,000.00	53,500,000.00	53,500,000.00	51,000,000.00	51,000,000.00	68,000,000.00	60,000,000.00	73,000,000.00	59,500,000.00	64,000,000.00	63,000,000.00	64,000,000.00
Depositos Extranjeros en Bancos	-101,569,585.34	-63.54	159,849,082.38	157,105,953.88	138,469,700.65	99,595,855.16	83,539,046.99	86,324,088.40	38,633,850.86	37,408,366.40	44,468,502.79	45,464,844.75	39,188,904.44	78,953,206.38	58,279,497.04
A la Vista	-2,369,585.34	-41.95	5,649,082.38	9,105,953.88	3,469,700.65	4,095,855.16	5,039,046.99	6,824,088.40	4,633,850.86	3,408,366.40	8,468,502.79	6,464,844.75	3,688,904.44	5,953,206.38	3,279,497.04
A Plazo	-99,200,000.00	-64.33	154,200,000.00	148,000,000.00	135,000,000.00	95,500,000.00	78,500,000.00	79,500,000.00	34,000,000.00	34,000,000.00	36,000,000.00	39,000,000.00	35,500,000.00	73,000,000.00	55,000,000.00
Menos Provisiones	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
Locales	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
Extranjero	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
Otros	-453,445.87	-6.04	7,503,588.58	6,094,436.35	7,042,545.59	6,706,706.48	5,214,374.06	7,095,458.12	4,813,905.01	5,663,618.70	5,788,482.65	6,488,747.21	6,146,936.13	4,277,278.53	7,050,142.71
CARTERA CREDITICIA	10,733,797.31	4.44	241,941,550.81	219,557,465.44	217,964,952.09	225,795,409.81	224,593,491.31	224,949,551.61	227,723,105.37	251,847,945.99	255,127,481.67	259,110,328.11	272,882,137.35	264,594,812.89	252,675,348.12
Locales	8,420,769.48	3.36	250,369,712.25	227,839,268.93	226,027,428.69	233,796,663.92	232,714,323.41	232,884,847.56	235,478,275.13	258,398,533.05	261,425,715.27	265,658,256.01	279,125,793.68	270,832,637.66	258,790,481.73
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,028.67	8,717.83	0.00	140,159.46	0.00	0.00	0.00	0.00
Menos Provisiones	-2,313,027.83	-27.44	8,428,161.44	8,281,803.49	8,062,476.60	8,001,254.11	8,120,832.10	7,936,324.62	7,763,887.59	6,550,587.06	6,438,393.06	6,547,927.90	6,243,656.33	6,237,824.77	6,115,133.61
Locales	-2,313,027.83	-27.44	8,428,161.44	8,281,803.49	8,062,476.60	8,001,254.11	8,120,832.10	7,936,324.62	7,763,887.59	6,550,587.06	6,438,393.06	6,547,927.90	6,243,656.33	6,237,824.77	6,115,133.61
Extranjero	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
INVERSIONES EN VALORES	8,652,222.86	11.08	78,115,923.63	82,753,360.68	84,624,795.16	90,749,694.49	99,193,341.81	95,013,239.94	102,836,558.20	69,449,873.41	83,835,636.84	78,431,515.25	80,813,712.82	80,179,049.59	86,768,146.49
Locales	13,167,557.78	17.89	73,600,588.71	78,245,334.10	80,113,529.69	86,234,640.13	94,684,724.94	90,016,906.60	97,836,706.96	64,460,608.13	78,841,154.90	78,431,515.25	80,813,712.82	80,179,049.59	86,768,146.49
Extranjero	-4,999,425.00	-100.00	4,999,425.00	4,992,116.66	4,995,355.55	4,999,144.44	4,992,706.95	4,996,333.34	4,999,851.24	4,989,265.28	4,994,481.94	0.00	0.00	0.00	0.00
Menos Provisiones	-484,090.08	-100.00	484,090.08	484,090.08	484,090.08	484,090.08	484,090.08	484,090.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	-484,090.08	-100.00	484,090.08	484,090.08	484,090.08	484,090.08	484,090.08	484,090.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	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
OTROS ACTIVOS	-1,221,547.65	-4.88	25,024,166.19	28,749,892.85	29,981,781.45	52,593,233.77	35,741,596.99	36,570,320.78	32,845,287.17	30,539,909.77	27,932,199.97	24,880,500.85	22,270,641.55	22,861,022.89	23,802,618.54
Locales	-1,419,236.38	-5.68	24,978,184.35	28,702,146.18	29,931,110.62	52,524,022.67	35,735,432.82	36,538,179.12	32,773,530.51	30,417,597.27	27,786,381.50	24,717,470.85	22,069,362.07	22,656,760.10	23,558,947.97
Extranjero	197,688.73	429.93	45,981.84	47,746.67	50,670.83	69,211.10	6,164.17	32,141.66	71,756.66	122,312.50	145,818.47	163,030.00	201,279.48	204,262.79	243,670.57
TOTAL DE ACTIVOS	-53,459,159.86	-9.40	568,452,898.54	574,874,240.66	561,294,937.17	546,995,292.47	540,913,182.13	526,278,664.98	497,331,587.41	475,265,939.53	513,323,430.90	495,628,583.36	508,436,390.57	543,269,198.31	514,993,738.68
DEPOSITOS	-46,554,387.16	-9.00	517,064,898.94	514,215,523.80	495,853,028.48	474,774,983.68	485,618,740.97	474,729,033.05	442,913,946.62	421,677,094.39	462,876,385.62	445,698,716.70	459,672,298.89	480,322,902.87	470,510,511.78
Locales	-53,626,561.34	-11.42	469,644,210.54	455,195,573.51	456,492,482.36	444,753,579.97	451,732,557.54	446,518,873.26	412,120,183.34	386,669,366.40	418,337,474.68	402,964,956.74	414,608,658.56	426,563,102.20	416,017,649.20
Oficiales	881,857.89	1,816.19	48,555.47	103,051.24	91,138.96	1,967,105.38	914,122.81	3,118,780.21	1,016,318.85	1,219,354.54	1,141,507.31	1,027,422.14	1,113,308.92	2,027,034.20	930,413.36
De Particulares	-14,428,416.56	-3.63	397,865,449.30	391,450,407.41	397,004,497.61	378,574,828.34	402,529,983.02	406,742,231.90	386,540,365.41	370,582,947.49	386,720,755.61	376,916,029.30	372,737,035.84	382,797,821.60	383,437,032.74
A la Vista	1,135,208.93	1.12	101,489,628.27	94,880,638.45	96,667,534.95	97,948,138.72	101,508,134.85	100,154,821.04	113,125,057.01	95,420,981.36	97,241,312.13	100,246,351.81	92,738,148.06	94,907,983.31	102,624,837.20
A Plazo	-14,985,463.51	-8.63	173,553,545.16	177,154,096.33	177,796,616.46	166,378,312.34	180,257,813.49	180,566,451.15	162,719,540.70	158,665,664.21	152,373,413.37	141,207,078.00	168,976,047.16	165,030,981.60	158,568,081.65
De Ahorros	-578,161.98	-0.47	122,822,275.87	119,415,672.63	122,540,346.20	114,248,377.28	120,764,034.68	126,020,959.71	110,695,767.70	116,496,301.92	137,106,030.11	135,462,599.49	111,022,840.62	122,858,856.69	122,244,113.89
De Bancos	-40,080,002.67	-55.88	71,730,205.77	63,642,114.86	59,396,845.79	64,211,646.25	48,288,451.71	36,657,861.15	24,563,499.08	14,867,064.37	30,475,211.76	25,021,505.30	40,758,313.80	41,738,246.40	31,650,203.10
A la Vista	2,296,981.43	41.10	5,589,078.09	3,435,076.26	4,085,286.53	8,451,214.44	8,074,482.31	11,385,266.83	6,979,525.18	9,650,060.00	9,415,532.76	10,144,829.23	8,050,252.67	8,667,698.49	7,886,059.52
A Plazo	-42,376,984.10	-64.07	66,141,127.68	60,207,038.60	55,311,559.26	55,760,431.81	40,213,969.40	25,272,594.32	17,583,973.90	5,217,004.37	21,059,679.00	14,876,676.07	32,708,061.13	33,070,547.91	23,764,143.58
Extranjero	7,072,174.18	14.91	47,420,688.40	59,019,950.29	39,360,546.12	30,021,403.71	33,886,183.43	28,210,159.79	30,793,763.28	35,007,727.99	44,538,910.94	42,733,759.96	45,063,640.33	53,759,800.67	54,492,862.58
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44.66	0.00	0.00	0.00	0.00	0.00
De Particulares	-5,923,898.28	-14.73	40,207,746.10	54,219,317.69	38,890,935.97	29,046,672.12	33,699,701.40	27,223,440.13	28,481,292.65	24,748,223.38	24,423,444.25	21,830,577.94	24,790,857.40	33,660,649.17	34,283,847.82



Citibank, N.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	9,380,204.25	68.18	13,757,407.25	28,033,673.64	14,054,672.31	16,018,290.43	21,758,603.54	15,833,819.41	17,375,537.93	15,262,223.29	13,791,747.00	11,645,677.58	14,779,039.47	22,704,265.61	23,137,611.50
A Plazo	-3,818,302.19	-25.87	14,757,010.23	14,589,293.86	13,542,938.51	12,697,577.72	11,660,562.02	11,126,977.23	10,810,926.97	9,240,949.59	10,421,642.31	9,980,529.92	9,796,534.15	10,761,608.65	10,938,708.04
De Ahorro	-11,485,800.34	-98.23	11,693,328.62	11,596,350.19	11,293,325.15	330,803.97	280,535.84	262,643.49	294,827.75	245,050.50	210,054.94	204,370.44	215,283.78	194,774.91	207,528.28
De Bancos	12,996,072.46	180.18	7,212,942.30	4,800,632.60	469,610.15	974,731.59	186,482.03	986,719.66	2,312,470.63	10,259,459.95	20,115,466.69	20,903,182.02	20,272,782.93	20,099,151.50	20,209,014.76
A la Vista	-3,927.54	-1.84	212,942.30	800,632.60	469,610.15	974,731.59	186,482.03	986,719.66	2,312,470.63	259,459.95	115,466.69	903,182.02	272,782.93	99,151.50	209,014.76
A Plazo	13,000,000.00	185.71	7,000,000.00	4,000,000.00	0.00	0.00	0.00	0.00	0.00	10,000,000.00	20,000,000.00	20,000,000.00	20,000,000.00	20,000,000.00	20,000,000.00
OBLIGACIONES	-46,018.44	-100.00	46,018.44	3,432,769.87	5,539,471.15	2,845,197.81	1,362,405.66	196,823.68	1,073,714.72	4,187,829.27	1,262,269.65	304,428.42	2,295,776.53	609,661.75	0.00
Locales	0.00	0.00	0.00	3,335,181.54	3,147,946.37	2,845,197.81	78,959.87	0.00	969,845.72	4,164,509.37	1,123,028.44	233,152.12	2,228,299.74	609,661.75	0.00
Extranjero	-46,018.44	-100.00	46,018.44	97,588.33	2,391,524.78	0.00	1,283,445.79	196,823.68	103,869.00	23,319.90	139,241.21	71,276.30	67,476.79	0.00	0.00
OTROS PASIVOS	-15,119,364.26	-41.95	36,038,971.56	40,978,446.24	43,047,244.22	54,928,135.57	41,654,033.91	38,062,155.37	38,610,452.88	33,065,440.45	30,616,520.83	28,102,353.17	27,557,423.99	42,236,364.30	20,919,607.30
Locales	-15,916,596.78	-45.80	34,752,579.26	38,304,580.19	40,027,167.90	51,293,758.11	36,758,349.05	31,953,329.44	34,058,464.24	28,886,066.59	27,016,150.32	25,050,518.47	25,382,460.83	40,084,865.38	18,835,982.48
Extranjero	797,232.52	61.97	1,286,392.30	2,673,866.05	3,020,076.32	3,634,377.46	4,895,684.86	6,108,825.93	4,551,988.64	4,179,373.86	3,600,370.51	3,051,834.70	2,174,963.16	2,151,498.92	2,083,624.82
PATRIMONIO	8,260,610.00	53.98	15,303,009.60	16,247,500.75	16,855,193.32	14,446,975.41	12,278,001.59	13,290,652.88	14,733,473.19	16,335,575.42	18,568,254.80	21,523,085.07	18,910,891.15	20,100,269.39	23,563,619.60
Capital	0.00	0.00	10,100,000.00	10,100,000.00	10,100,000.00	10,100,000.00	10,100,000.00	10,100,000.00	10,100,000.00	10,100,000.00	10,100,000.00	10,100,000.00	10,100,000.00	10,100,000.00	10,100,000.00
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	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
Utilidad de Periodos Anteriores	668,301.42	0.00	0.00	4,305,790.42	4,305,790.42	4,305,790.42	4,305,790.42	4,305,790.42	4,305,790.42	4,305,790.42	4,305,790.42	4,305,790.42	0.00	0.00	668,301.42
Utilidad de Periodo	7,600,912.61	147.55	5,151,505.42	1,752,490.93	2,372,065.19	-5,008.31	-2,127,651.98	-1,088,004.67	379,738.60	1,912,522.51	4,162,629.14	7,067,277.42	8,752,339.34	9,960,175.31	12,752,418.03
Ganancia o Perdida en Valores Disponible para la Venta	-8,604.03	-16.71	51,504.18	89,219.40	77,337.71	46,193.30	-136.85	-27,132.87	-52,055.83	17,262.49	-164.76	50,017.23	58,551.81	40,094.08	42,900.15
Deuda Subordinada	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
PASIVO Y PATRIMONIO	-53,459,159.86	-9.40	568,452,898.54	574,874,240.66	561,294,937.17	546,995,292.47	540,913,182.13	526,278,664.98	497,331,587.41	475,265,939.53	513,323,430.90	495,628,583.36	508,436,390.56	543,269,198.31	514,993,738.68