



ESTADO DE RESULTADO
Citibank, N.A.
ENERO - DICIEMBRE 2004
(En Balboas)

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	2,251,821.53	1,938,904.68	2,015,480.73	6,206,206.94	1,995,815.86	1,843,291.65	1,957,072.58	5,796,180.09	1,963,014.57	1,948,048.98	2,066,503.44	5,977,566.99	2,075,471.03	2,191,801.42	2,302,861.45	6,570,133.90	24,550,087.92
Préstamos	1,733,415.45	1,500,643.66	1,513,048.21	4,747,107.32	1,509,841.38	1,347,378.56	1,460,450.50	4,317,670.44	1,426,999.36	1,386,878.64	1,473,118.78	4,286,996.78	1,467,247.79	1,498,372.00	1,517,839.88	4,483,459.67	17,835,234.21
Depósitos	175,171.06	115,679.01	162,308.90	453,158.97	139,249.90	142,447.93	155,071.00	436,768.83	148,522.95	168,969.83	186,744.68	504,237.46	193,200.14	269,319.42	297,495.05	760,014.61	2,154,179.87
Inversiones	249,958.92	225,371.55	253,157.53	728,488.00	261,982.41	276,866.74	261,983.18	800,832.33	299,799.63	311,983.08	333,945.54	945,728.25	343,767.84	339,060.30	380,727.32	1,063,555.46	3,538,604.04
Arrendamiento Financiero	90,026.07	96,422.39	84,902.14	271,350.60	84,881.68	83,565.44	80,282.69	248,729.81	84,734.38	80,732.05	73,049.13	238,515.56	73,384.25	81,423.52	108,060.65	262,868.42	1,021,464.39
Otros Ingresos	3,250.03	788.07	2,063.95	6,102.05	-139.51	-6,967.02	-714.79	-7,821.32	2,958.25	-514.62	-354.69	2,088.94	-2,128.99	3,626.18	-1,261.45	235.74	605.41
Egresos de Operaciones	365,925.67	327,805.55	356,714.74	1,050,445.96	328,008.69	341,278.92	285,635.74	954,923.35	303,199.90	307,231.75	357,906.69	968,338.34	416,630.88	468,196.12	547,054.46	1,431,881.46	4,405,589.11
Intereses Pagados	325,953.78	278,859.74	292,146.94	896,960.46	274,860.54	285,754.57	255,725.17	816,340.28	245,748.25	251,435.75	307,123.40	804,307.40	369,578.24	407,400.56	513,732.83	1,290,711.63	3,808,319.77
Comisiones	39,971.89	48,945.81	64,567.80	153,485.50	53,148.15	55,524.35	29,910.57	138,583.07	57,451.65	55,796.00	50,783.29	164,030.94	47,052.64	60,795.56	33,321.63	141,169.83	597,269.34
Ingreso Neto de Intereses	1,885,895.86	1,611,099.13	1,658,765.99	5,155,760.98	1,667,807.17	1,502,012.73	1,671,436.84	4,841,256.74	1,659,814.67	1,640,817.23	1,708,596.75	5,009,228.65	1,658,840.15	1,723,605.30	1,755,806.99	5,138,252.44	20,144,498.81
Otros Ingresos	1,401,585.77	1,268,296.64	1,328,659.51	3,998,541.92	1,222,282.48	1,973,045.98	2,002,254.55	5,197,583.01	1,585,964.77	1,413,437.25	1,407,656.70	4,407,058.72	1,639,498.24	1,251,191.46	2,636,960.89	5,527,650.59	19,130,834.24
Comisiones	972,111.67	926,357.14	935,473.97	2,833,942.78	843,234.58	1,101,207.93	1,051,761.55	2,996,204.06	1,170,508.79	953,441.30	1,053,647.27	3,177,597.36	1,300,492.13	989,788.58	1,398,434.62	3,688,715.33	12,696,459.53
Operaciones con Divisas	112,616.27	41,011.38	56,994.93	210,622.58	52,563.25	50,619.82	112,329.08	215,512.15	107,307.92	54,567.03	39,781.43	201,656.38	26,669.67	28,056.81	46,605.57	101,332.05	729,123.16
Otros Ingresos	316,857.83	300,928.12	336,190.61	953,976.56	326,484.65	821,218.23	838,163.92	1,985,866.80	308,148.06	405,428.92	314,228.00	1,027,804.98	312,336.44	233,346.07	1,191,920.70	1,737,603.21	5,705,251.55
Ingresos de Operaciones	3,287,481.63	2,879,395.77	2,987,425.50	9,154,302.90	2,890,089.65	3,475,058.71	3,673,691.39	10,038,839.75	3,245,779.44	3,054,254.48	3,116,253.45	9,416,287.37	3,298,338.39	2,974,796.76	4,392,767.88	10,665,903.03	39,275,333.05
Egresos Generales	1,449,998.32	1,918,097.71	5,143,060.82	8,511,156.85	4,473,382.09	2,157,627.60	1,959,816.05	8,590,825.74	2,731,473.41	714,448.91	-295,147.90	3,150,774.42	1,536,222.24	1,560,200.31	1,484,897.42	4,581,319.97	24,834,076.98
Gastos Administrativos	818,743.25	1,263,060.89	1,819,761.57	3,901,565.71	3,604,304.77	1,339,158.31	538,913.27	5,482,376.35	821,560.37	-90,106.72	-1,110,111.09	-378,657.44	703,293.99	819,701.81	162,055.11	1,685,050.91	10,690,335.53
Gastos Generales	453,469.05	550,639.54	3,288,563.22	4,292,671.81	672,497.12	570,335.53	1,369,675.67	2,612,508.32	639,531.83	651,717.55	1,129,664.40	2,420,913.78	658,784.55	639,382.73	1,099,414.96	2,397,582.24	11,723,676.15
Gastos de Depreciación	70,539.70	75,373.50	77,092.53	223,005.73	81,375.27	74,440.75	74,448.27	230,264.29	73,174.43	75,648.02	76,860.11	225,682.56	74,628.41	76,247.55	79,340.67	230,216.63	909,169.21
Otros Gastos	107,246.32	29,023.78	-42,356.50	93,913.60	115,204.93	173,693.01	-23,221.16	265,676.78	1,197,206.78	77,190.06	-391,561.32	882,835.52	99,515.29	24,868.22	144,086.68	268,470.19	1,510,896.09
Utilidad antes de Provisiones	1,837,483.31	961,298.06	-2,155,635.32	643,146.05	-1,583,292.44	1,317,431.11	1,713,875.34	1,448,014.01	514,306.03	2,339,805.57	3,411,401.35	6,265,512.95	1,762,116.15	1,414,596.45	2,907,870.46	6,084,583.06	14,441,256.07
Provisiones por Cuentas Malas	84,992.38	341,723.80	221,438.18	648,154.36	539,351.23	277,783.80	246,132.07	1,063,267.10	-1,018,477.88	89,698.94	506,753.17	-422,025.77	-100,359.72	206,760.48	293,041.33	399,442.09	1,688,837.78
Utilidad del Periodo	1,752,490.93	619,574.26	-2,377,073.50	-5,008.31	-2,122,643.67	1,039,647.31	1,467,743.27	384,746.91	1,532,783.91	2,250,106.63	2,904,648.18	6,687,538.72	1,862,475.87	1,207,835.97	2,614,829.13	5,685,140.97	12,752,418.29