



Citibank, N.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-1,584,090.09	-1.04	151,747,625.53	152,770,714.86	164,930,193.75	158,084,889.67	169,451,323.17	182,873,925.59	221,286,382.83	198,169,546.68	179,883,476.90	148,736,250.91	131,508,351.61	129,827,570.86	150,163,535.44
Depositos Locales en Bancos	33,015,945.51	38.20	86,417,985.78	84,765,978.94	87,013,773.10	98,701,617.89	112,375,934.37	110,382,506.02	80,910,704.43	55,704,545.45	94,812,637.41	84,380,479.19	107,574,499.47	116,705,752.27	119,433,931.29
A la Vista	6,015,945.51	26.84	22,417,985.78	27,265,978.94	34,513,773.10	27,701,617.89	25,375,934.37	30,882,506.02	21,410,704.43	17,704,545.45	24,812,637.41	24,380,479.19	25,374,499.47	29,205,752.27	28,433,931.29
A Plazo	27,000,000.00	42.19	64,000,000.00	57,500,000.00	52,500,000.00	71,000,000.00	87,000,000.00	79,500,000.00	59,500,000.00	38,000,000.00	70,000,000.00	60,000,000.00	82,200,000.00	87,500,000.00	91,000,000.00
Depositos Extranjeros en Bancos	-32,567,028.22	-55.88	58,279,497.04	60,475,555.95	73,071,285.67	55,642,282.27	53,641,613.44	67,356,424.34	136,594,433.07	138,240,585.91	79,934,265.90	60,057,002.95	19,313,477.19	9,252,730.18	25,712,468.82
A la Vista	1,432,971.78	43.69	3,279,497.04	2,475,555.95	2,071,285.67	6,642,282.27	7,484,113.44	5,867,847.85	13,950,795.63	2,240,585.91	2,934,265.90	4,057,002.95	6,313,477.19	4,252,730.18	4,712,468.82
A Plazo	-34,000,000.00	-61.82	55,000,000.00	58,000,000.00	71,000,000.00	49,000,000.00	46,157,500.00	61,488,576.49	122,643,637.44	136,000,000.00	77,000,000.00	56,000,000.00	13,000,000.00	5,000,000.00	21,000,000.00
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	-2,033,007.38	-28.84	7,050,142.71	7,529,179.97	4,845,134.98	3,740,989.51	3,433,775.36	5,134,995.23	3,781,245.33	4,224,415.32	5,136,573.59	4,298,768.77	4,620,374.95	3,869,088.41	5,017,135.33
CARTERA CREDITICIA	4,110,231.52	1.63	252,675,348.12	262,958,860.29	265,402,774.25	272,622,663.58	267,241,987.57	261,115,274.12	270,210,640.38	281,687,785.06	278,924,867.34	283,777,296.14	278,856,715.66	269,939,781.32	256,785,579.64
Locales	2,954,981.91	1.14	258,790,481.73	268,939,042.90	270,756,288.85	277,974,735.18	272,500,562.17	266,573,355.32	275,493,138.47	286,630,729.02	283,795,488.34	288,375,725.95	283,697,013.19	274,840,502.96	261,745,463.64
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	1,605.94	0.00
Menos Provisiones	-1,155,249.61	-18.89	6,115,133.61	5,980,182.61	5,353,514.60	5,352,071.60	5,258,574.60	5,458,081.20	5,282,498.09	4,942,943.96	4,870,621.00	4,598,429.81	4,840,297.53	4,902,327.58	4,959,884.00
Locales	-1,155,249.61	-18.89	6,115,133.61	5,980,182.61	5,353,514.60	5,352,071.60	5,258,574.60	5,458,081.20	5,282,498.09	4,942,943.96	4,870,621.00	4,598,429.81	4,840,297.53	4,902,327.58	4,959,884.00
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
INVERSIONES EN VALORES	-18,439,154.04	-21.25	86,768,146.49	84,575,702.36	86,490,564.47	64,495,455.32	89,204,855.63	75,577,960.95	78,268,137.85	58,140,200.54	62,327,038.65	59,407,847.43	79,764,495.53	71,069,416.60	68,328,992.45
Locales	-18,439,154.04	-21.25	86,768,146.49	84,575,702.36	86,490,564.47	64,495,455.32	89,204,855.63	75,577,960.95	78,268,137.85	58,140,200.54	62,327,038.65	59,407,847.43	79,764,495.53	71,069,416.60	68,328,992.45
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
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 ACTIVOS	-3,917,070.01	-16.46	23,802,618.54	22,518,280.62	22,396,531.04	23,086,120.56	24,568,910.26	23,740,251.99	22,968,833.82	19,717,495.24	20,583,634.21	18,812,352.79	16,515,599.16	17,290,689.48	19,885,548.53
Locales	-3,703,842.35	-15.72	23,558,947.97	22,200,203.39	22,114,934.66	23,085,888.89	24,568,910.26	23,738,989.29	22,959,873.82	19,683,255.24	20,576,116.66	18,806,518.66	16,514,165.55	17,290,090.67	19,855,105.62
Extranjero	-213,227.66	-87.51	243,670.57	318,077.23	281,596.38	231.67	0.00	1,262.70	8,960.00	34,240.00	7,517.55	5,834.13	1,433.61	598.81	30,442.91
TOTAL DE ACTIVOS	-19,830,082.62	-3.85	514,993,738.68	522,823,558.13	539,220,063.51	518,289,129.13	550,467,076.63	543,307,412.65	592,733,994.88	557,715,027.52	541,719,017.10	510,733,747.27	506,645,161.96	488,127,458.26	495,163,656.06
DEPOSITOS	-35,756,182.29	-7.60	470,510,511.78	475,782,222.06	483,903,279.11	458,144,724.96	495,726,929.45	490,240,078.25	532,066,699.83	489,888,606.95	474,853,618.81	431,140,747.61	446,941,559.83	428,731,428.57	434,754,329.49
Locales	-47,067,649.32	-11.31	416,017,649.20	410,935,820.62	419,553,927.61	391,103,506.13	433,069,649.53	425,095,940.69	470,789,930.43	434,950,769.98	430,693,633.47	384,157,853.56	382,168,121.99	366,184,762.86	368,949,999.88
Oficiales	-930,413.36	-100.00	930,413.36	1,761,481.67	1,813,670.99	198,381.90	40,443,593.97	40,333,117.62	40,422,516.86	40,192,355.00	40,946,245.57	41,057,996.92	41,599,459.12	40,162,496.48	0.00
De Particulares	-102,342,092.56	-26.69	383,437,032.74	374,274,853.06	376,360,486.25	352,156,763.34	316,225,603.75	323,129,363.64	320,168,688.35	284,627,239.74	280,376,923.04	233,902,569.30	263,149,227.70	255,630,333.14	281,094,940.18
A la Vista	-20,034,715.08	-19.52	102,624,837.20	96,299,694.66	97,384,760.03	90,482,175.25	92,016,358.16	93,293,895.82	87,465,924.37	96,000,206.80	98,404,443.03	72,975,974.40	91,630,840.33	91,830,346.88	82,590,122.12
A Plazo	-32,701,021.74	-20.62	158,568,081.65	147,602,992.13	150,857,412.68	153,419,896.46	124,438,839.75	135,540,391.09	139,380,633.41	111,995,165.57	109,506,813.04	94,871,858.16	103,711,277.17	92,464,233.31	125,867,059.91
De Ahorros	-49,606,355.74	-40.58	122,244,113.89	130,372,166.27	128,118,313.54	108,254,691.63	99,770,405.84	94,295,076.73	93,322,130.57	76,631,867.37	72,465,666.97	66,054,736.74	67,807,110.20	71,335,752.95	72,637,758.15
De Bancos	56,204,856.60	177.58	31,650,203.10	34,899,485.89	41,379,770.37	38,748,360.89	76,400,451.81	61,633,459.43	110,198,725.22	110,131,175.24	109,370,464.86	109,197,287.34	70,391,933.17	70,391,933.24	87,855,059.70
A la Vista	2,447,243.25	31.03	7,886,059.52	6,406,035.71	9,026,180.39	6,222,199.25	6,435,891.51	8,280,696.69	7,009,074.95	6,731,402.91	6,201,841.84	5,931,850.17	5,848,522.96	8,062,656.61	10,333,302.77
A Plazo	53,757,613.35	226.21	23,764,143.58	28,493,450.18	32,353,589.98	32,526,161.64	69,964,560.30	53,352,762.74	103,189,650.27	103,399,772.33	103,168,623.02	103,265,437.17	71,570,912.21	62,329,276.63	77,521,756.93
Extranjero	11,311,467.03	20.76	54,492,862.58	64,846,401.44	64,349,351.50	67,041,218.83	62,657,279.92	65,144,137.56	61,276,769.40	54,937,836.97	44,159,985.34	46,982,894.05	64,773,437.84	62,546,665.71	65,804,329.61
Oficiales	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
De Particulares	-13,828,314.24	-40.33	34,283,847.82	29,694,961.57	28,800,282.76	31,954,920.22	27,079,435.88	30,087,706.37	26,158,546.02	19,845,558.45	18,798,671.85	21,745,411.00	19,276,393.65	17,405,520.28	20,455,533.58



Citibank, N.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-4,635,152.00	-20.03	23,137,611.50	18,360,776.94	18,520,748.52	21,758,215.63	17,022,319.79	20,061,670.96	18,831,703.15	15,498,540.40	15,747,009.34	19,452,766.31	17,223,485.41	16,011,739.73	18,502,459.50
A Plazo	-8,985,633.96	-82.15	10,938,708.04	11,070,695.50	9,972,353.12	9,973,250.72	9,818,021.71	9,818,538.75	7,100,193.23	4,190,525.31	2,958,256.46	2,217,748.73	2,052,908.24	1,393,780.55	1,953,074.08
De Ahorro	-207,528.28	-100.00	207,528.28	263,489.13	307,181.12	223,453.87	239,094.38	207,496.66	226,649.64	156,492.74	93,406.05	74,895.96	0.00	0.00	0.00
De Bancos	25,139,781.27	124.40	20,209,014.76	35,151,439.87	35,549,068.74	35,086,298.61	35,577,844.04	35,056,431.19	35,118,223.38	35,092,278.52	25,361,313.49	25,237,483.05	45,497,044.19	45,141,145.43	45,348,796.03
A la Vista	139,781.27	66.88	209,014.76	151,439.87	549,068.74	86,298.61	577,844.04	56,431.19	118,223.38	92,278.52	361,313.49	237,483.05	497,044.19	141,145.43	348,796.03
A Plazo	25,000,000.00	125.00	20,000,000.00	35,000,000.00	35,000,000.00	35,000,000.00	35,000,000.00	35,000,000.00	35,000,000.00	35,000,000.00	25,000,000.00	25,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00
OBLIGACIONES	7,152,792.70	0.00	0.00	541,781.31	5,554,292.77	641,930.76	432,742.64	874,458.95	0.00	5,529,912.96	4,316,511.17	12,284,174.71	819,882.94	28,241.16	7,152,792.70
Locales	0.00	0.00	0.00	0.00	0.00	641,930.76	422,355.00	873,016.81	0.00	2,331.84	0.00	0.00	0.00	0.00	0.00
Extranjero	7,152,792.70	0.00	0.00	541,781.31	5,554,292.77	0.00	10,387.64	1,442.14	0.00	5,527,581.12	4,316,511.17	12,284,174.71	819,882.94	28,241.16	7,152,792.70
OTROS PASIVOS	8,047,485.09	38.47	20,919,607.30	22,561,475.52	22,620,828.76	33,308,304.94	26,356,599.77	23,190,391.90	31,026,878.72	31,045,703.31	30,189,524.83	34,615,592.48	26,172,408.39	26,722,939.65	28,967,092.39
Locales	9,512,900.73	50.50	18,835,982.48	20,941,155.00	20,826,444.53	30,377,028.13	21,981,311.37	19,035,460.29	27,022,218.81	28,021,805.11	28,187,627.93	33,510,528.98	25,726,888.43	26,192,530.51	28,348,883.21
Extranjero	-1,465,415.64	-70.33	2,083,624.82	1,620,320.52	1,794,384.23	2,931,276.81	4,375,288.40	4,154,931.61	4,004,659.91	3,023,898.20	2,001,896.90	1,105,063.50	445,519.96	530,409.14	618,209.18
PATRIMONIO	725,821.88	3.08	23,563,619.60	23,938,079.24	27,141,662.87	26,194,168.47	27,950,804.77	29,002,483.55	29,640,416.33	31,250,804.30	32,359,362.29	32,693,232.47	32,711,310.80	32,644,848.88	24,289,441.48
Capital	189,314.15	1.87	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	10,289,314.15
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	4,313,779.28	645.48	668,301.42	12,575,004.45	12,575,004.45	12,575,004.45	12,575,004.45	12,575,004.45	12,575,004.45	12,575,004.45	12,575,004.45	12,575,004.45	12,575,004.45	12,575,004.45	4,982,080.70
Utilidad de Periodo	-3,513,424.45	-27.55	12,752,418.03	1,226,444.29	4,493,564.27	3,862,714.31	5,470,485.70	6,600,453.23	7,009,820.28	8,585,000.05	9,741,155.46	10,040,755.49	10,073,515.75	10,211,821.42	9,238,993.58
Ganancia o Perdida en Valores Disponible para la Venta	-263,847.10	-615.03	42,900.15	36,630.50	-26,905.85	-343,550.29	-194,685.38	-272,974.13	-44,408.40	-9,200.20	-56,797.62	-22,527.47	-37,209.40	-241,976.99	-220,946.95
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	-19,830,082.62	-3.85	514,993,738.68	522,823,558.13	539,220,063.51	518,289,129.13	550,467,076.63	543,307,412.65	592,733,994.88	557,715,027.52	541,719,017.10	510,733,747.27	506,645,161.96	488,127,458.26	495,163,656.06