



ESTADO DE RESULTADO
Citibank, N.A.
ENERO - DICIEMBRE 2005
(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	2,491,586.37	2,270,518.82	2,373,885.75	7,135,990.94	2,700,001.84	2,419,490.20	2,823,245.78	7,942,737.82	2,762,891.28	2,794,131.87	2,752,795.43	8,309,818.58	2,782,529.55	2,804,355.64	2,895,982.11	8,482,867.30	31,871,414.64
Préstamos	1,555,433.62	1,550,151.02	1,566,757.44	4,672,342.08	1,819,500.40	1,439,306.23	1,650,495.40	4,909,302.03	1,709,544.92	1,820,192.71	1,834,105.18	5,363,842.81	1,867,391.63	1,833,384.59	1,844,788.69	5,545,564.91	20,491,051.83
Depósitos	285,366.00	279,331.94	308,935.09	873,633.03	379,863.19	424,160.92	504,426.38	1,308,450.49	544,371.50	443,881.01	444,744.27	1,432,996.78	398,808.86	386,144.00	469,521.64	1,254,474.50	4,869,554.80
Inversiones	570,245.91	381,025.77	437,661.28	1,388,932.96	426,980.42	491,959.95	580,980.56	1,499,920.93	437,851.15	462,091.54	443,802.26	1,343,744.95	456,356.00	510,030.17	485,084.04	1,451,470.21	5,684,069.05
Arrendamiento Financiero	76,212.80	59,269.09	59,895.46	195,377.35	73,753.68	76,949.97	64,348.99	215,052.64	70,475.15	67,595.64	60,348.71	198,419.50	69,191.43	70,078.19	93,290.77	232,560.39	841,409.88
Otros Ingresos	4,328.04	741.00	636.48	5,705.52	-95.85	-12,886.87	22,994.45	10,011.73	648.56	370.97	-30,204.99	-29,185.46	-9,218.37	4,718.69	3,296.97	-1,202.71	-14,670.92
Egresos de Operaciones	565,405.64	580,976.07	622,626.63	1,769,008.34	768,840.25	802,255.47	874,615.28	2,445,711.00	959,548.59	975,852.75	944,796.30	2,880,197.64	1,006,405.35	1,011,680.86	1,099,657.60	3,117,743.81	10,212,660.79
Intereses Pagados	524,922.67	543,217.25	609,709.64	1,677,849.56	690,080.49	764,101.70	829,230.22	2,283,412.41	926,452.80	932,552.00	912,010.87	2,771,015.67	956,812.58	953,573.93	1,078,979.92	2,989,366.43	9,721,644.07
Comisiones	40,482.97	37,758.82	12,916.99	91,158.78	78,759.76	38,153.77	45,385.06	162,298.59	33,095.79	43,300.75	32,785.43	109,181.97	49,592.77	58,106.93	20,677.68	128,377.38	491,016.72
Ingreso Neto de Intereses	1,926,180.73	1,689,542.75	1,751,259.12	5,366,982.60	1,931,161.59	1,617,234.73	1,948,630.50	5,497,026.82	1,803,342.69	1,818,279.12	1,807,999.13	5,429,620.94	1,776,124.20	1,792,674.78	1,796,324.51	5,365,123.49	21,658,753.85
Otros Ingresos	1,349,170.51	1,252,731.34	1,675,075.85	4,276,977.70	1,358,880.37	1,480,423.25	1,474,451.82	4,313,755.44	1,453,092.11	1,620,564.05	1,445,867.08	4,519,523.24	1,426,773.04	1,318,830.64	2,990,623.86	5,736,227.54	18,846,483.92
Comisiones	1,072,358.29	912,171.77	1,101,243.06	3,085,773.12	1,013,955.79	1,060,441.03	1,119,658.91	3,194,055.73	1,060,846.24	1,218,796.96	1,077,039.88	3,356,683.08	1,061,939.68	1,010,329.43	2,631,689.20	4,703,958.31	14,340,470.24
Operaciones con Divisas	48,991.89	65,908.81	127,311.97	242,212.67	37,822.67	86,523.60	111,707.82	236,054.09	148,533.74	87,450.21	87,409.19	323,393.14	84,958.79	88,920.45	116,600.15	290,479.39	1,092,139.29
Otros Ingresos	227,820.33	274,650.76	446,520.82	948,991.91	307,101.91	333,458.62	243,085.09	883,645.62	243,712.13	314,316.88	281,418.01	839,447.02	279,874.57	219,580.76	242,334.51	741,789.84	3,413,874.39
Ingresos de Operaciones	3,275,351.24	2,942,274.09	3,426,334.97	9,643,960.30	3,290,041.96	3,097,657.98	3,423,082.32	9,810,782.26	3,256,434.80	3,438,843.17	3,253,866.21	9,949,144.18	3,202,897.24	3,111,505.42	4,786,948.37	11,101,351.03	40,505,237.77
Egresos Generales	1,922,638.95	188,669.81	3,824,565.99	5,935,874.75	1,682,706.63	1,325,627.85	2,639,054.64	5,647,389.12	2,035,813.47	1,962,977.51	2,883,287.86	6,882,078.84	2,920,084.65	2,796,975.52	5,486,741.58	11,203,801.75	29,669,144.46
Gastos Administrativos	1,087,782.32	1,048,919.67	2,408,457.15	4,545,159.14	974,421.69	1,226,844.19	1,408,595.44	3,609,861.32	1,442,957.78	1,314,870.80	1,281,804.29	4,039,632.87	2,035,616.29	2,132,698.20	4,004,121.93	8,172,436.42	20,367,089.75
Gastos Generales	681,859.33	-1,109,155.74	1,186,730.91	759,434.50	548,103.87	544,479.44	1,035,877.29	2,128,460.60	433,230.44	476,474.58	1,396,739.61	2,306,444.63	462,754.11	511,525.44	1,305,403.31	2,279,682.86	7,474,022.59
Gastos de Depreciación	76,238.35	85,067.74	59,648.25	220,954.34	72,702.32	72,323.12	75,651.01	220,676.45	74,237.39	74,471.60	75,237.49	223,946.48	74,836.68	74,231.34	74,709.49	223,777.51	889,354.78
Otros Gastos	76,758.95	163,838.14	169,729.68	410,326.77	87,478.75	-518,018.90	118,930.90	-311,609.25	85,387.86	97,160.53	129,506.47	312,054.86	346,877.57	78,520.54	102,506.85	527,904.96	938,677.34
Utilidad antes de Provisiones	1,352,712.29	2,753,604.28	-398,231.02	3,708,085.55	1,607,335.33	1,772,030.13	784,027.68	4,163,393.14	1,220,621.33	1,772,865.66	370,578.35	3,067,065.34	282,812.59	314,529.90	-699,793.21	-102,450.72	10,836,093.31
Provisiones por Cuentas Malas	126,268.00	-513,515.70	232,618.94	-154,628.76	-436.06	642,062.60	374,660.63	1,016,287.17	-354,558.44	319,710.25	70,978.32	36,130.13	250,052.33	176,224.23	273,034.63	699,311.19	1,597,099.73
Utilidad del Periodo	1,226,444.29	3,267,119.98	-630,849.96	3,862,714.31	1,607,771.39	1,129,967.53	409,367.05	3,147,105.97	1,575,179.77	1,156,155.41	299,600.03	3,030,935.21	32,760.26	138,305.67	-972,827.84	-801,761.91	9,238,993.58