



Fecha: 14 de Marzo de 2005

CITIBANK, N.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	33,869,424.78	8,907,329.00	11,907,009.63	17,848,885.93	31,731,398.95
Préstamos	29,230,677.07	6,566,860.00	9,537,653.45	14,035,581.29	26,033,714.08
Depósitos	1,247,235.00	557,772.00	1,337,763.36	1,447,512.00	2,207,526.61
Inversiones	3,391,512.71	601,285.00	1,031,592.82	2,365,792.64	3,490,158.26
Arrendamientos	0.00	1,181,412.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	5,220,756.00	868,667.00	1,665,099.08	2,455,145.14	3,749,304.17
Intereses Pagados	5,220,756.00	868,667.00	1,665,099.08	2,455,145.14	3,749,304.17
Comisiones	0.00	0.00	0.00	0.00	0.00
INGRESO NETO DE INTERESES	28,648,668.78	8,038,662.00	10,241,910.55	15,393,740.79	27,982,094.78
OTROS INGRESOS	16,288,836.00	786,598.00	9,382,205.43	10,669,187.28	7,616,345.76
Comisiones	12,572,002.00	0.00	5,688,466.54	8,709,443.08	4,991,555.41
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	3,716,834.00	786,598.00	3,693,738.89	1,959,744.20	2,624,790.35
INGRESOS DE OPERACIONES	44,937,504.78	8,825,260.00	19,624,115.98	26,062,928.07	35,598,440.54
EGRESOS GENERALES	39,889,464.00	8,830,268.29	17,195,818.50	22,091,513.79	24,899,445.39
Gastos Administrativos	32,165,000.00	7,800,830.00	15,222,053.49	19,556,477.50	21,294,852.46
Gastos Generales	3,687,903.00	677,197.21	1,369,249.88	1,385,441.58	2,594,934.56
G. de Depreciación	2,193,466.00	223,006.00	453,270.02	678,952.58	909,169.21
Otros Gastos	1,843,095.00	129,235.08	151,245.11	470,642.13	100,489.16
UTILIDADES ANTES DE PROVISIONES	5,048,040.78	-5,008.29	2,428,297.48	3,971,414.28	10,698,995.15
CUENTAS MALAS	742,250.00	0.00	1,711,124.56	2,853,660.04	-1,307,552.09



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Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	4,305,790.78	-5,008.29	717,172.92	1,117,754.24	12,006,547.24