



**Citibank, N.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003**  
 (En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	80,915,744.25	56.80	142,455,513.66	88,200,201.41	85,239,068.46	116,416,938.68	110,919,335.56	149,382,980.57	158,771,953.46	135,399,936.73	142,441,709.22	122,479,508.69	146,101,052.04	138,033,801.00	223,371,257.91
Depositos Locales en Bancos	-10,794,201.46	-16.16	66,812,788.41	46,346,743.81	37,680,173.80	67,981,892.09	46,221,450.62	50,674,824.16	57,946,068.16	46,273,634.71	43,331,684.84	63,303,824.49	54,358,495.03	65,164,461.98	56,018,586.95
A la Vista	15,208,798.54	316.21	4,809,788.41	13,222,743.81	15,556,173.80	15,857,892.09	14,097,450.62	16,174,824.16	13,946,068.16	13,273,634.71	14,831,684.84	12,803,824.49	16,358,495.03	29,164,461.98	20,018,586.95
A Plazo	-26,003,000.00	-41.94	62,003,000.00	33,124,000.00	22,124,000.00	52,124,000.00	32,124,000.00	34,500,000.00	44,000,000.00	33,000,000.00	28,500,000.00	50,500,000.00	38,000,000.00	36,000,000.00	36,000,000.00
Depositos Extranjeros en Bancos	114,213,775.19	250.28	45,635,307.19	23,265,132.41	32,430,197.70	26,078,267.77	48,046,059.33	80,293,300.60	77,478,864.10	75,605,776.46	83,781,397.25	41,910,791.66	70,830,530.33	66,437,889.91	159,849,082.38
A la Vista	-11,386,224.81	-66.84	17,035,307.19	7,765,132.41	6,430,197.70	9,078,267.77	9,746,059.33	7,293,300.60	7,978,864.10	5,105,776.46	4,781,397.25	3,910,791.66	12,830,530.33	1,937,889.91	5,649,082.38
A Plazo	125,600,000.00	439.16	28,600,000.00	15,500,000.00	26,000,000.00	17,000,000.00	38,300,000.00	73,000,000.00	69,500,000.00	70,500,000.00	79,000,000.00	38,000,000.00	58,000,000.00	64,500,000.00	154,200,000.00
Otros	-22,503,829.48	-74.99	30,007,418.06	18,588,325.19	15,128,696.96	22,356,778.82	16,651,825.61	18,414,855.81	23,347,021.20	13,520,525.56	15,328,627.13	17,264,892.54	20,912,026.68	6,431,449.11	7,503,588.58
<b>CARTERA CREDITICIA</b>	-118,017,544.62	-32.79	359,959,095.43	379,872,152.42	374,470,044.71	374,140,389.12	372,633,832.52	368,441,897.59	361,694,590.58	382,434,195.12	374,448,447.50	372,658,591.85	359,717,182.22	346,420,294.91	241,941,550.81
Locales	-118,017,544.62	-32.79	359,959,095.43	379,871,976.06	374,470,044.71	374,140,313.22	372,633,832.52	366,885,532.87	361,694,589.68	382,434,195.12	374,448,447.50	372,619,414.62	359,681,719.22	346,167,927.67	241,941,550.81
Extranjero	0.00	0.00	0.00	176.36	0.00	75.90	0.00	1,556,364.72	0.90	0.00	0.00	39,177.23	35,463.00	252,367.24	0.00
<b>INVERSIONES EN VALORES</b>	-8,455,976.18	-9.75	86,767,899.81	83,334,484.19	92,357,385.40	90,348,210.76	89,363,631.39	79,460,764.80	84,008,316.69	75,203,000.11	69,558,561.08	70,563,252.42	70,534,695.51	85,460,553.96	78,311,923.63
Locales	-8,443,193.31	-10.33	81,755,691.94	78,344,842.53	87,363,507.62	85,349,635.76	84,374,281.39	74,466,743.96	79,009,330.58	70,211,912.61	64,563,186.08	65,564,019.09	65,542,853.85	80,465,092.85	73,312,498.63
Extranjero	-12,782.87	-0.26	5,012,207.87	4,989,641.66	4,993,877.78	4,998,575.00	4,989,350.00	4,994,020.84	4,998,986.11	4,991,087.50	4,995,375.00	4,999,233.33	4,991,841.66	4,995,461.11	4,999,425.00
<b>OTROS ACTIVOS</b>	-4,946,946.85	-15.17	32,614,715.62	38,529,088.87	57,261,203.95	49,061,799.93	47,585,503.92	47,373,739.38	48,769,212.55	35,328,604.27	44,447,187.46	30,663,443.82	31,648,422.21	32,533,727.35	27,667,768.77
Locales	-4,992,089.12	-15.31	32,613,876.05	38,528,540.96	57,260,317.43	49,061,180.63	47,584,142.96	47,368,667.87	48,767,180.06	35,326,649.28	44,440,730.38	30,662,509.52	31,647,015.14	32,528,720.69	27,621,786.93
Extranjero	45,142.27	5,376.83	839.57	547.91	886.52	619.30	1,360.96	5,071.51	2,032.49	1,954.99	6,457.08	934.30	1,407.07	5,006.66	45,981.84
<b>TOTAL DE ACTIVOS</b>	-50,504,723.40	-8.12	621,797,224.52	589,935,926.89	609,327,702.52	629,967,338.49	620,502,303.39	644,659,382.34	653,244,073.28	628,365,736.23	630,895,905.26	596,364,796.78	608,001,351.98	602,448,377.22	571,292,501.12
<b>DEPOSITOS</b>	-47,741,055.16	-8.45	564,805,954.10	521,618,851.56	518,158,970.58	547,670,687.11	544,864,372.48	562,935,687.54	566,018,830.89	559,504,520.36	546,785,174.96	523,376,268.90	543,007,794.81	544,777,749.62	517,064,898.94
Locales	-13,181,794.27	-2.73	482,826,004.81	459,064,414.99	452,463,776.15	456,837,717.27	479,742,523.07	475,737,129.38	475,172,116.90	473,278,223.45	462,896,351.73	461,853,881.28	478,459,618.59	489,295,478.43	469,644,210.54
Oficiales	-23,788,364.87	-99.80	23,836,920.34	23,576,281.83	3,890,463.70	3,878,267.49	2,039,196.79	1,905,265.23	1,904,989.25	1,834,867.39	1,884,126.28	1,901,021.50	68,624.45	87,344.25	48,555.47
De Particulares	-38,148,655.64	-8.75	436,014,104.94	417,040,198.72	422,428,669.33	415,297,350.43	423,172,649.52	414,893,520.77	411,059,181.02	408,108,346.10	396,107,027.49	386,299,015.80	409,113,007.00	408,134,017.38	397,865,449.30
A la Vista	-8,915,885.17	-8.08	110,405,513.44	95,759,424.31	93,796,867.45	96,523,966.82	89,423,272.40	97,903,737.23	97,400,959.74	99,770,502.83	98,558,592.64	97,934,223.61	113,864,287.93	119,112,811.66	101,489,628.27
A Plazo	-24,013,965.72	-12.15	197,567,510.88	193,440,307.20	199,769,034.38	189,006,533.22	199,566,673.45	176,877,483.22	180,275,040.49	172,079,291.78	160,734,898.77	155,288,996.25	164,132,776.84	163,926,093.89	173,553,545.16
De Ahorros	-5,218,804.75	-4.08	128,041,080.62	127,840,467.21	128,862,767.50	129,766,850.39	134,182,703.67	140,112,300.32	133,383,180.79	136,258,551.49	136,813,536.08	133,075,795.94	131,115,942.23	125,095,111.83	122,822,275.87
De Bancos	48,755,226.24	212.21	22,974,979.53	18,447,934.44	26,144,643.12	37,662,099.35	54,530,676.76	58,938,343.38	62,207,946.63	63,335,009.96	64,905,197.96	73,653,843.98	69,277,987.14	81,074,116.80	71,730,205.77
A la Vista	-921,846.34	-14.16	6,510,924.43	6,059,844.47	6,799,649.91	8,047,861.03	6,196,030.22	6,521,951.97	7,774,742.46	7,455,798.80	7,231,889.38	6,625,183.38	2,859,286.77	3,026,775.16	5,589,078.09
A Plazo	49,677,072.58	301.73	16,464,055.10	12,388,089.97	19,344,993.21	29,614,238.32	48,334,646.54	52,416,391.41	54,433,204.17	55,879,211.16	57,673,308.58	67,028,660.60	66,418,700.37	78,047,341.64	66,141,127.68
Extranjero	-34,559,260.89	-42.16	81,979,949.29	62,554,436.57	65,695,194.43	90,832,969.84	65,121,849.41	87,198,558.16	90,846,713.99	86,226,296.91	83,888,823.23	61,522,387.62	64,548,176.22	55,482,271.19	47,420,688.40
De Particulares	-11,698,675.35	-22.54	51,906,421.45	52,517,884.82	48,602,345.57	49,742,751.16	44,661,145.13	53,950,165.32	48,670,116.32	44,119,054.22	41,660,086.83	39,414,029.92	42,400,168.75	38,422,462.13	40,207,746.10
A la Vista	1,546,347.18	12.66	12,211,060.07	15,161,255.07	12,997,889.49	15,306,117.70	10,389,877.99	21,460,725.65	16,546,330.56	13,339,138.16	12,459,039.95	10,656,012.77	14,030,255.82	10,155,957.73	13,757,407.25
A Plazo	-9,912,245.00	-40.18	24,669,255.23	22,414,612.56	22,223,566.58	21,547,260.52	21,264,022.78	19,374,447.64	19,027,510.01	18,935,885.12	17,529,065.09	16,557,876.36	16,222,067.17	16,423,722.68	14,757,010.23
De Ahorro	-3,332,777.53	-22.18	15,026,106.15	14,942,017.19	13,380,889.50	12,889,372.94	13,007,244.36	13,114,992.03	13,096,275.75	11,844,030.94	11,671,981.79	12,200,140.79	12,147,845.76	11,842,781.72	11,693,328.62
De Bancos	-22,860,585.54	-76.02	30,073,527.84	10,036,551.75	17,092,848.86	41,090,218.68	20,460,704.28	33,248,392.84	42,176,597.67	42,107,242.69	42,228,736.40	22,108,357.70	22,148,007.47	17,059,809.06	7,212,942.30
A la Vista	139,414.46	189.61	73,527.84	36,551.75	92,848.86	90,218.68	460,704.28	248,392.84	176,597.67	107,242.69	228,736.40	108,357.70	148,007.47	59,809.06	212,942.30
A Plazo	-23,000,000.00	-76.67	30,000,000.00	10,000,000.00	17,000,000.00	41,000,000.00	20,000,000.00	33,000,000.00	42,000,000.00	42,000,000.00	42,000,000.00	22,000,000.00	22,000,000.00	17,000,000.00	7,000,000.00
<b>OBLIGACIONES</b>	46,018.44	0.00	0.00	1,467,920.36	11,653,691.98	171,308.14	1,403,625.64	2,844,987.03	428,832.89	661,341.85	7,019,538.69	2,652,911.26	66,831.89	274,352.72	46,018.44
Locales	0.00	0.00	0.00	967,550.30	0.00	42,421.05	1,403,625.64	513,854.83	268,263.30	506,022.98	2,273,464.47	940,512.81	8,401.42	63,746.87	0.00
Extranjero	46,018.44	0.00	0.00	500,370.06	11,653,691.98	128,887.09	0.00	2,331,132.20	160,569.59	155,318.87	4,746,074.22	1,712,398.45	58,430.47	210,605.85	46,018.44
<b>OTROS PASIVOS</b>	2,553,772.20	6.87	37,170,516.94	45,718,720.21	58,206,771.91	59,574,474.13	50,871,704.09	54,973,734.63	62,067,590.09	42,068,923.18	50,915,264.13	43,023,164.70	37,205,801.60	43,159,517.08	39,724,289.14



**Citibank, N.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003**

(En Balboas)

Descripcion	2002		2003												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Locales	1,295,276.92	3.49	37,142,619.92	45,691,965.73	58,177,676.28	59,520,679.73	50,799,273.34	54,901,090.35	61,956,414.03	39,961,755.39	48,704,340.48	39,925,680.29	33,843,881.88	41,216,613.40	38,437,896.84
Extranjero	1,258,495.28	4,511.22	27,897.02	26,754.48	29,095.63	53,794.40	72,430.75	72,644.28	111,176.06	2,107,167.79	2,210,923.65	3,097,484.41	3,361,919.72	1,942,903.68	1,286,392.30
<b>PATRIMONIO</b>	<b>-5,363,458.88</b>	<b>-27.06</b>	<b>19,820,753.48</b>	<b>21,130,434.76</b>	<b>21,308,268.05</b>	<b>22,550,869.11</b>	<b>23,362,601.18</b>	<b>23,904,973.14</b>	<b>24,728,819.41</b>	<b>26,130,950.84</b>	<b>26,175,927.48</b>	<b>27,312,451.92</b>	<b>27,720,923.68</b>	<b>14,236,757.80</b>	<b>14,457,294.60</b>
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	-8,900,000.00	-100.00	8,900,000.00	8,900,000.00	8,900,000.00	8,900,000.00	8,900,000.00	8,900,000.00	8,900,000.00	8,900,000.00	8,900,000.00	8,900,000.00	8,900,000.00	0.00	0.00
Utilidad de Periodos Anteriores	0.00	0.00	0.00	1,170,278.26	1,170,278.26	1,170,278.26	1,170,278.26	1,170,278.26	1,170,278.26	1,170,278.26	1,170,278.26	1,170,278.26	1,170,278.26	0.00	0.00
Utilidad de Periodo	3,803,813.16	757.77	501,977.26	813,912.53	874,117.55	2,110,379.95	2,970,687.12	3,674,089.11	4,493,143.97	5,876,270.35	5,972,055.54	7,065,341.46	8,654,365.89	4,092,927.78	4,305,790.42
Ganancia o Perdida en Valores Disponible para la Venta	-267,272.04	-83.84	318,776.22	146,243.97	263,872.24	270,210.90	221,635.80	60,605.77	65,397.18	84,402.23	33,593.68	76,832.20	66,557.79	43,830.02	51,504.18
<b>PASIVO Y PATRIMONIO</b>	<b>-50,504,723.40</b>	<b>-8.12</b>	<b>621,797,224.52</b>	<b>589,935,926.89</b>	<b>609,327,702.52</b>	<b>629,967,338.49</b>	<b>620,502,303.39</b>	<b>644,659,382.34</b>	<b>653,244,073.28</b>	<b>628,365,736.23</b>	<b>630,895,905.26</b>	<b>596,364,796.78</b>	<b>608,001,351.98</b>	<b>602,448,377.22</b>	<b>571,292,501.12</b>