



ESTADO DE RESULTADO
Citibank, N.A.
ENERO - DICIEMBRE 2003
(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	3,104,375.68	2,959,088.77	3,105,378.71	9,168,843.16	3,090,016.24	2,929,239.09	2,935,957.05	8,955,212.38	2,765,094.46	2,847,077.99	2,643,112.08	8,255,284.53	2,668,779.29	2,589,291.63	2,241,508.97	7,499,579.89	33,878,919.96
Préstamos	2,567,897.02	2,522,564.25	2,542,323.11	7,632,784.38	2,481,991.50	2,431,227.05	2,408,697.82	7,321,916.37	2,338,618.36	2,348,775.60	2,255,460.53	6,942,854.49	2,174,264.07	2,171,395.24	1,691,600.49	6,037,259.80	27,934,815.04
Depósitos	103,454.47	56,767.04	82,900.70	243,122.21	98,682.99	109,629.58	126,662.40	334,974.97	117,076.54	105,514.84	88,772.20	311,363.58	97,537.72	112,756.57	147,480.43	357,774.72	1,247,235.48
Inversiones	330,943.49	281,702.22	377,630.31	990,276.02	397,105.91	279,077.87	257,838.17	934,021.95	257,559.16	216,812.59	200,500.22	674,871.97	301,868.23	222,460.13	258,661.96	782,990.32	3,382,160.26
Arrendamiento Financiero	104,128.78	98,571.93	102,524.59	305,225.30	112,235.84	110,004.39	142,765.33	365,005.56	51,840.40	162,340.20	98,278.32	312,458.92	94,641.33	87,176.70	133,047.09	314,865.12	1,297,554.90
Otros Ingresos	-2,048.08	-516.67	0.00	-2,564.75	0.00	-699.80	-6.67	-706.47	0.00	13,634.76	100.81	13,735.57	467.94	-4,497.01	10,719.00	6,689.93	17,154.28
Egresos de Operaciones	605,556.46	488,960.25	562,205.13	1,656,721.84	588,101.02	545,295.24	513,743.53	1,647,139.79	461,461.07	460,997.90	436,409.66	1,358,868.63	383,759.55	472,919.61	360,338.85	1,217,018.01	5,879,748.27
Intereses Pagados	601,758.49	478,397.49	497,945.85	1,578,101.83	477,434.18	473,123.67	448,773.76	1,399,331.61	404,258.56	402,041.92	372,951.12	1,179,251.60	320,444.61	416,161.17	348,180.78	1,084,786.56	5,241,471.60
Comisiones	3,797.97	10,562.76	64,259.28	78,620.01	110,666.84	72,171.57	64,969.77	247,808.18	57,202.51	58,955.98	63,458.54	179,617.03	63,314.94	56,758.44	12,158.07	132,231.45	638,276.67
Ingreso Neto de Intereses	2,498,819.22	2,470,128.52	2,543,173.58	7,512,121.32	2,501,915.22	2,383,943.85	2,422,213.52	7,308,072.59	2,303,633.39	2,386,080.09	2,206,702.42	6,896,415.90	2,285,019.74	2,116,372.02	1,881,170.12	6,282,561.88	27,999,171.69
Otros Ingresos	1,161,576.72	1,003,517.29	1,798,717.37	3,963,811.38	1,668,044.80	1,316,639.01	1,355,025.77	4,339,709.58	1,637,427.52	1,373,635.47	1,622,324.78	4,633,387.77	1,323,905.36	1,427,818.25	5,269,217.68	8,020,941.29	20,957,850.02
Comisiones	907,851.54	743,265.30	1,236,490.82	2,887,607.66	1,217,084.70	985,420.36	969,523.38	3,172,028.44	1,033,390.19	937,621.99	1,286,897.52	3,257,909.70	947,546.42	1,083,479.69	1,184,443.64	3,215,469.75	12,533,015.55
Operaciones con Divisas	30,450.57	32,019.66	64,020.80	126,491.03	50,157.30	51,801.66	52,374.06	154,333.02	48,462.51	52,610.55	52,516.12	153,589.18	69,075.13	54,486.05	217,813.79	341,374.97	775,788.20
Otros Ingresos	223,274.61	228,232.33	498,205.75	949,712.69	400,802.80	279,416.99	333,128.33	1,013,348.12	555,574.82	383,402.93	282,911.14	1,221,888.89	307,283.81	289,852.51	3,866,960.25	4,464,096.57	7,649,046.27
Ingresos de Operaciones	3,660,395.94	3,473,645.81	4,341,890.95	11,475,932.70	4,169,960.02	3,700,582.86	3,777,239.29	11,647,782.17	3,941,060.91	3,759,715.56	3,829,027.20	11,529,803.67	3,608,925.10	3,544,190.27	7,150,387.80	14,303,503.17	48,957,021.71
Egresos Generales	2,400,815.79	2,738,867.79	2,792,915.75	7,932,599.33	2,183,655.89	2,571,980.04	2,682,294.69	7,437,930.62	2,308,756.38	2,416,716.32	2,497,729.77	7,223,202.47	1,673,205.23	8,045,442.29	7,255,444.78	16,974,092.30	39,567,824.72
Gastos Administrativos	1,082,670.44	1,353,210.01	1,135,788.39	3,571,668.84	1,206,763.31	1,379,191.35	1,349,209.27	3,935,163.93	1,333,421.96	1,399,106.38	1,272,251.47	4,004,779.81	735,220.97	6,653,167.63	4,722,832.51	12,111,221.11	23,622,833.69
Gastos Generales	858,869.26	943,631.70	1,338,364.74	3,140,865.70	650,826.56	834,258.41	1,016,960.72	2,502,045.69	662,337.62	681,913.90	936,803.83	2,281,055.35	677,732.34	593,709.38	1,471,974.46	2,743,416.18	10,667,382.92
Gastos de Depreciación	139,835.52	138,341.63	118,200.93	396,378.08	122,458.35	137,543.64	112,166.66	372,168.65	110,760.53	106,564.79	98,981.54	316,306.86	103,702.85	102,544.22	902,365.21	1,108,612.28	2,193,465.87
Otros Gastos	319,440.57	303,684.45	200,561.69	823,686.71	203,607.67	220,986.64	203,958.04	628,552.35	202,236.27	229,131.25	189,692.93	621,060.45	156,549.07	696,021.06	158,272.60	1,010,842.73	3,084,142.24
Utilidad antes de Provisiones	1,259,580.15	734,778.02	1,548,975.20	3,543,333.37	1,986,304.13	1,128,602.82	1,094,944.60	4,209,851.55	1,632,304.53	1,342,999.24	1,331,297.43	4,306,601.20	1,935,719.87	-4,501,252.02	-105,056.98	-2,670,589.13	9,389,196.99
Provisiones por Cuentas Malas	445,667.62	674,573.00	312,712.80	1,432,953.42	1,125,996.96	425,200.83	275,889.74	1,827,087.53	249,178.15	1,293,952.54	329,032.81	1,872,163.50	208,935.65	60,186.09	-317,919.62	-48,797.88	5,083,406.57
Utilidad del Periodo	813,912.53	60,205.02	1,236,262.40	2,110,379.95	860,307.17	703,401.99	819,054.86	2,382,764.02	1,383,126.38	49,046.70	1,002,264.62	2,434,437.70	1,726,784.22	-4,561,438.11	212,862.64	-2,621,791.25	4,305,790.42