

BALANCE DE SITUACION
Banco Citibank (Panamá), S.A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010												
			2009	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	117,624.74	42.34%	277,813.05	496,677.43	503,122.90	629,075.08	533,860.83	449,509.72	516,155.67	518,237.63	506,919.48	476,506.53	532,504.08	489,285.19	395,437.78
Depositos Locales en Bancos	(73,584.28)	(68.52%)	107,383.70	116,459.94	118,392.21	123,188.58	120,339.24	126,604.99	130,372.70	132,125.50	132,742.60	114,772.37	120,096.70	129,128.81	33,799.42
A la Vista	(3,584.28)	(9.59%)	37,383.70	46,459.94	48,392.21	53,188.58	50,339.24	56,604.99	85,372.70	87,125.50	87,742.60	94,772.37	100,096.70	109,128.81	33,799.42
A Plazo	(70,000.00)	(100.00%)	70,000.00	70,000.00	70,000.00	70,000.00	70,000.00	70,000.00	45,000.00	45,000.00	45,000.00	20,000.00	20,000.00	20,000.00	0.00
Depositos Extranjeros en Bancos	193,337.67	128.16%	150,855.81	362,849.81	365,385.16	489,624.63	398,149.50	307,644.98	369,091.97	365,316.91	360,270.38	345,259.94	387,086.69	348,670.94	344,193.48
A la Vista	5,437.67	23.69%	22,955.81	25,149.81	34,685.16	40,524.63	26,949.50	31,544.98	26,591.97	31,216.91	35,170.38	55,459.94	25,086.69	98,670.94	28,393.48
A Plazo	187,900.00	146.91%	127,900.00	337,700.00	330,700.00	449,100.00	371,200.00	276,100.00	342,500.00	334,100.00	325,100.00	289,800.00	362,000.00	250,000.00	315,800.00
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	(2,128.66)	(10.88%)	19,573.53	17,367.68	19,345.53	16,261.87	15,372.09	15,259.75	16,691.00	20,795.21	13,906.49	16,474.22	25,320.69	11,485.43	17,444.88
CARTERA CREDITICIA	(130,044.43)	(15.75%)	825,927.25	789,713.63	785,697.89	769,624.86	763,997.13	739,817.99	741,942.20	736,767.53	734,429.24	729,603.39	718,677.56	713,566.64	695,882.82
Locales	(86,838.53)	(13.47%)	644,615.99	637,384.00	637,937.35	614,634.24	610,177.14	602,052.87	599,760.05	592,842.77	589,579.94	586,346.00	578,790.25	572,361.75	557,777.45
Extranjero	(59,158.40)	(25.70%)	230,163.17	191,164.86	186,602.19	188,482.99	188,015.85	178,913.51	177,990.81	179,222.35	178,023.32	175,358.09	174,067.34	174,788.39	171,004.77
Menos Provisiones	(15,952.50)	(32.65%)	48,851.91	38,835.23	38,841.64	33,492.37	34,195.85	41,148.39	35,808.66	35,297.59	33,174.01	32,100.71	34,180.02	33,583.50	32,899.41
Locales	(11,686.36)	(54.85%)	21,306.44	20,388.23	22,372.82	16,040.51	16,592.62	25,366.25	19,576.50	20,214.75	17,718.61	16,247.37	17,659.88	13,141.27	9,620.08
Extranjero	(4,266.13)	(15.49%)	27,545.47	18,447.01	16,468.82	17,451.86	17,603.23	15,782.14	16,232.16	15,082.84	15,455.41	15,853.34	16,520.14	20,442.23	23,279.33
INVERSIONES EN VALORES	9,805.04	51.20%	19,149.05	18,168.56	18,117.99	28,507.74	29,190.93	28,971.62	29,022.72	29,049.51	28,979.98	29,027.79	29,065.09	29,033.32	28,954.09
Locales	9,805.04	51.20%	19,149.05	18,168.56	18,117.99	28,507.74	29,190.93	28,971.62	29,022.72	29,049.51	28,979.98	29,027.79	29,065.09	29,033.32	28,954.09
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	(14,708.50)	(21.23%)	69,269.78	58,643.41	54,075.44	64,453.74	66,517.89	65,225.70	60,841.07	57,998.50	61,272.45	56,084.33	57,275.68	58,403.32	54,561.27
Locales	(12,589.13)	(19.32%)	65,159.87	54,224.87	49,460.58	58,536.37	61,143.16	63,546.85	59,351.67	56,218.20	55,512.29	54,706.62	55,237.70	56,579.45	52,570.74
Extranjero	(2,119.37)	(51.57%)	4,109.91	4,418.54	4,614.86	5,917.37	5,374.73	1,678.84	1,489.40	1,780.30	5,760.16	1,377.71	2,037.98	1,823.87	1,990.53
TOTAL DE ACTIVOS	(17,323.16)	(1.45%)	1,192,159.12	1,363,203.03	1,361,014.22	1,491,661.42	1,393,566.79	1,283,525.03	1,347,961.66	1,342,053.17	1,331,601.15	1,291,222.03	1,337,522.41	1,290,288.47	1,174,835.96
DEPOSITOS	11,950.88	1.23%	969,301.48	1,138,564.36	1,127,994.42	1,253,626.17	1,157,291.84	1,063,603.86	1,124,898.39	1,135,715.20	1,109,116.23	1,093,828.61	1,132,379.20	1,089,604.25	981,252.36
Locales	22,663.62	3.10%	731,338.81	893,886.61	878,767.14	989,179.37	908,740.20	814,762.68	874,691.84	889,118.32	864,055.86	848,138.48	876,003.23	830,911.25	754,002.43

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			2009	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
Oficiales	2,833.33	23.61%	12,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	15,500.00	14,833.33	14,833.33	14,833.33	14,833.33
De Particulares	(48,149.18)	(7.47%)	644,723.00	659,504.01	665,604.88	673,567.12	675,026.21	679,285.79	719,069.22	722,568.98	725,022.25	691,953.55	697,405.94	585,799.35	596,573.82
A la Vista	(1,845.16)	(2.09%)	88,308.97	93,346.79	93,087.40	93,280.58	85,255.15	83,924.06	98,630.93	104,502.28	99,867.22	88,974.25	98,958.71	90,995.98	86,463.82
A Plazo	(124,747.57)	(27.11%)	460,236.43	465,349.02	473,624.49	479,797.97	478,935.50	483,418.31	481,989.68	465,354.38	462,827.99	454,430.71	445,713.12	340,140.68	335,488.86
De Ahorros	78,443.55	81.56%	96,177.59	100,808.21	98,892.98	100,488.57	110,835.56	111,943.42	138,448.61	152,712.31	162,327.04	148,548.60	152,734.10	154,662.69	174,621.14
De Bancos	67,979.47	91.11%	74,615.81	218,382.59	197,162.26	299,612.25	217,713.99	119,476.89	139,622.61	150,549.35	123,533.60	141,351.59	163,763.96	230,278.57	142,595.28
A la Vista	(8,920.53)	(18.49%)	48,255.81	42,022.59	40,802.26	42,792.25	44,893.99	40,896.89	35,742.61	47,169.35	35,273.60	48,091.59	40,503.96	42,018.57	39,335.28
A Plazo	76,900.00	291.73%	26,360.00	176,360.00	156,360.00	256,820.00	172,820.00	78,580.00	103,880.00	103,380.00	88,260.00	93,260.00	123,260.00	188,260.00	103,260.00
Extranjero	(10,712.74)	(4.50%)	237,962.67	244,677.75	249,227.28	264,446.80	248,551.64	248,841.18	250,206.56	246,596.88	245,060.37	245,690.13	256,375.97	258,693.00	227,249.93
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	2,832.26	1.64%	172,565.37	168,646.09	167,921.36	170,045.27	165,523.97	164,369.80	163,838.83	163,717.49	163,294.50	161,609.38	171,287.38	172,830.20	175,397.63
A la Vista	14,832.10	26.78%	55,385.43	54,077.24	53,765.84	56,423.08	53,708.36	52,599.85	54,390.73	54,995.30	54,604.98	53,848.28	64,663.13	66,815.00	70,217.53
A Plazo	(7,589.53)	(9.09%)	83,531.49	81,422.99	81,120.77	80,252.46	79,220.73	78,965.28	78,271.98	78,153.63	77,787.88	77,630.51	76,718.13	75,928.79	75,941.96
De Ahorros	(4,410.31)	(13.11%)	33,648.44	33,145.86	33,034.76	33,369.73	32,594.87	32,804.67	31,176.13	30,568.57	30,901.65	30,130.59	29,906.12	30,086.40	29,238.13
De Bancos	(13,545.00)	(20.71%)	65,397.30	76,031.66	81,305.92	94,401.53	83,027.67	84,471.38	86,367.72	82,879.38	81,765.87	84,080.75	85,088.59	85,862.80	51,852.31
A la Vista	(13,395.00)	(20.53%)	65,247.30	76,031.66	81,305.92	94,401.53	83,027.67	84,471.38	86,367.72	82,879.38	81,765.87	84,080.75	85,088.59	85,862.80	51,852.31
A Plazo	(150.00)	(100.00%)	150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(29,732.42)	(62.03%)	47,930.70	49,629.27	53,837.68	52,776.00	50,858.31	49,441.61	42,603.57	32,759.62	38,354.07	19,693.16	20,964.40	18,432.03	18,198.29
Locales	(14,941.00)	(100.00%)	14,941.00	14,941.00	14,941.00	14,941.00	14,941.00	14,941.00	0.76	0.00	0.00	0.00	0.00	206.98	0.00
Extranjero	(14,791.42)	(44.84%)	32,989.70	34,688.27	38,896.68	37,835.00	35,917.31	34,500.61	42,602.81	32,759.62	38,354.07	19,693.16	20,964.40	18,225.05	18,198.29
OTROS PASIVOS	(2,747.48)	(6.63%)	41,414.92	36,476.68	39,768.50	44,688.76	43,798.05	35,835.96	42,974.75	35,933.98	44,083.85	37,085.44	46,188.32	44,133.27	38,667.44
Locales	(2,612.78)	(6.52%)	40,073.47	35,713.77	38,844.54	43,618.41	42,681.19	34,592.70	41,630.75	34,566.12	42,983.71	36,145.39	44,920.98	43,200.67	37,460.69
Extranjero	(134.70)	(10.04%)	1,341.45	762.91	923.96	1,070.34	1,116.86	1,243.27	1,344.00	1,367.86	1,100.14	940.05	1,267.34	932.59	1,206.75
PATRIMONIO	3,205.85	2.40%	133,512.02	138,532.73	139,413.61	140,570.50	141,618.59	134,643.60	137,484.95	137,644.38	140,047.01	140,614.82	137,990.49	138,118.92	136,717.87
Capital	0.00	0.00%	124,694.00	124,694.00	124,694.00	124,694.00	124,694.00	124,694.00	124,694.00	124,694.00	124,694.00	124,694.00	124,694.00	124,694.00	124,694.00
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	169.26	8.82%	1,919.29	1,919.29	1,919.29	1,957.09	1,919.29	1,881.49	1,919.29	1,919.29	2,069.55	2,119.55	2,138.77	2,147.06	2,088.56
Utilidad de Periodos Anteriores	(38,571.48)	(84.62%)	45,583.93	9,781.73	7,282.06	8,998.89	8,998.89	6,434.36	7,124.62	7,124.62	7,124.62	6,771.14	6,751.93	7,172.25	7,012.45
Utilidad de Periodo	41,398.02	(107.01%)	(38,686.20)	2,138.69	5,518.83	4,897.71	5,642.83	1,446.63	3,549.98	3,674.90	5,953.55	6,783.56	4,128.69	3,866.84	2,711.82

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Ganancia o Perdida en Valores Disponible para la Venta	210.05	21,113.00%	0.99	(0.99)	(0.57)	22.81	363.58	187.11	197.06	231.57	205.29	246.56	277.10	238.78	211.04
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	(17,323.16)	(1.45%)	1,192,159.12	1,363,203.03	1,361,014.22	1,491,661.42	1,393,566.79	1,283,525.03	1,347,961.66	1,342,053.17	1,331,601.15	1,291,222.03	1,337,522.41	1,290,288.47	1,174,835.96