

**BALANCE DE SITUACION**  
**Banco Citibank (Panamá), S.A.**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(109,964.56)	(51.41%)	213,911.06	201,743.74	242,610.47	173,298.81	245,079.11	179,393.14	231,204.22	255,798.27	245,312.57	222,465.24	144,679.81	133,559.58	103,946.49
Depositos Locales en Bancos	(8,992.33)	(51.38%)	17,500.23	23,548.96	9,675.98	7,406.99	9,201.97	9,344.62	10,258.94	13,808.70	6,473.65	11,857.55	17,434.42	12,188.60	8,507.90
A la Vista	(8,992.33)	(51.38%)	17,500.23	23,548.96	9,675.98	7,406.99	9,201.97	9,344.62	10,258.94	13,808.70	6,473.65	11,857.55	17,434.42	12,188.60	8,507.90
A Plazo	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
Depositos Extranjeros en Bancos	(95,119.30)	(54.69%)	173,936.21	160,577.03	212,002.97	140,976.68	208,361.39	154,198.64	193,568.00	210,179.19	218,693.92	172,344.82	104,298.90	101,160.92	78,816.91
A la Vista	(23,819.30)	(70.40%)	33,836.21	9,177.03	17,002.97	14,976.68	13,561.39	11,398.64	10,668.00	9,179.19	12,193.92	15,544.82	24,098.90	27,160.92	10,016.91
A Plazo	(71,300.00)	(50.89%)	140,100.00	151,400.00	195,000.00	126,000.00	194,800.00	142,800.00	182,900.00	201,000.00	206,500.00	156,800.00	80,200.00	74,000.00	68,800.00
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	(5,852.93)	(26.04%)	22,474.62	17,617.75	20,931.53	24,915.14	27,515.75	15,849.87	27,377.28	31,810.38	20,145.00	38,262.87	22,946.49	20,210.05	16,621.69
<b>CARTERA CREDITICIA</b>	(14,574.88)	(2.44%)	597,939.12	601,432.45	590,279.07	585,877.00	578,134.94	583,123.38	586,153.36	567,983.38	568,792.50	578,166.11	575,817.62	580,871.64	583,364.24
Locales	737.49	0.15%	491,410.31	494,410.69	487,079.56	485,290.39	483,066.72	489,914.02	493,608.64	477,520.69	478,678.19	487,207.77	485,260.34	488,327.23	492,147.80
Extranjero	(22,407.24)	(16.01%)	139,967.85	142,460.78	139,622.59	126,489.61	121,545.97	122,329.27	121,247.27	118,916.44	118,142.66	118,577.77	117,803.68	119,434.84	117,560.62
Menos Provisiones	(7,094.86)	(21.22%)	33,439.05	35,439.02	36,423.08	25,903.00	26,477.75	29,119.91	28,702.56	28,453.75	28,028.35	27,619.43	27,246.40	26,890.43	26,344.18
Locales	1,187.84	12.89%	9,215.48	9,420.94	9,303.06	9,025.49	9,761.32	8,995.39	10,501.61	10,517.04	11,910.30	9,694.69	9,900.80	10,544.45	10,403.32
Extranjero	(8,282.70)	(34.19%)	24,223.56	26,018.09	27,120.01	16,877.51	16,716.43	20,124.52	18,200.94	17,936.71	16,118.05	17,924.74	17,345.59	16,345.98	15,940.86
<b>INVERSIONES EN VALORES</b>	18,842.44	74.93%	25,147.57	25,179.90	29,840.67	29,870.32	29,891.69	29,890.63	29,811.70	34,794.54	30,186.14	30,232.77	49,017.64	44,082.59	43,990.01
Locales	18,842.44	74.93%	25,147.57	25,179.90	29,840.67	29,870.32	29,891.69	29,890.63	29,811.70	34,794.54	30,186.14	30,232.77	49,017.64	44,082.59	43,990.01
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
<b>OTROS ACTIVOS</b>	(6,882.07)	(14.11%)	48,776.60	56,633.35	46,206.14	43,992.61	42,149.95	40,338.03	41,347.83	45,108.61	41,122.07	41,127.22	41,458.90	41,345.26	41,894.54
Locales	(6,100.92)	(12.90%)	47,305.93	56,399.99	45,991.08	43,559.06	41,979.40	40,099.07	39,105.05	44,232.68	40,753.29	40,775.60	41,317.67	41,098.72	41,205.01
Extranjero	(781.14)	(53.11%)	1,470.67	233.36	215.06	433.55	170.55	238.96	2,242.79	875.93	368.77	351.62	141.24	246.55	689.53
<b>TOTAL DE ACTIVOS</b>	(112,579.07)	(12.71%)	885,774.35	884,989.44	908,936.35	833,038.74	895,255.69	832,745.18	888,517.11	903,684.80	885,413.28	871,991.33	810,973.98	799,859.07	773,195.28
<b>DEPOSITOS</b>	(117,244.56)	(16.55%)	708,372.26	704,560.45	648,945.41	664,040.00	728,609.31	656,100.61	716,207.43	729,831.40	713,135.08	695,431.10	631,055.53	620,462.20	591,127.70
Locales	(67,341.45)	(12.11%)	556,107.38	550,934.79	501,044.97	522,501.84	592,459.45	524,490.18	583,085.73	595,151.52	554,306.72	581,681.32	524,338.04	509,587.91	488,765.93

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	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(333.33)	(3.23%)	10,333.33	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
De Particulares	(111,464.76)	(26.57%)	419,559.12	402,702.81	387,528.88	382,376.77	385,844.80	376,645.24	365,667.49	374,042.91	328,363.37	326,000.79	316,326.88	308,720.36	308,094.36
A la Vista	(6,206.63)	(5.87%)	105,679.74	107,175.19	104,237.12	100,629.00	104,764.18	105,101.38	102,117.57	120,227.26	104,219.18	103,719.05	101,493.07	97,400.10	99,473.11
A Plazo	(78,651.11)	(47.62%)	165,154.36	149,217.59	137,558.12	132,984.57	133,603.80	129,086.91	124,273.42	119,766.98	99,117.01	95,707.11	90,404.25	89,458.80	86,503.25
De Ahorros	(26,607.03)	(17.89%)	148,725.03	146,310.03	145,733.64	148,763.20	147,476.83	142,456.95	139,276.50	134,048.67	125,027.18	126,574.62	124,429.56	121,861.45	122,118.00
De Bancos	44,456.65	35.22%	126,214.93	138,231.98	103,516.10	130,125.07	196,614.65	137,844.94	207,418.24	211,108.61	215,943.35	245,680.54	198,011.15	190,867.56	170,671.57
A la Vista	1,717.55	7.17%	23,954.03	21,170.88	21,455.00	28,063.97	39,553.55	30,783.84	25,916.91	41,108.61	25,943.35	40,680.54	28,011.15	20,867.56	25,671.57
A Plazo	42,739.10	41.79%	102,260.90	117,061.10	82,061.10	102,061.10	157,061.10	107,061.10	181,501.33	170,000.00	190,000.00	205,000.00	170,000.00	170,000.00	145,000.00
Extranjero	(49,903.11)	(32.77%)	152,264.88	153,625.66	147,900.44	141,538.16	136,149.86	131,610.43	133,121.70	134,679.87	158,828.35	113,749.78	106,717.49	110,874.29	102,361.77
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	(34,955.42)	(26.27%)	133,053.94	134,141.08	129,468.09	124,214.72	123,852.11	121,445.36	122,478.27	123,611.61	149,091.23	102,109.57	102,191.39	105,996.50	98,098.52
A la Vista	(45,709.72)	(75.35%)	60,663.09	62,692.10	59,504.70	57,617.49	58,028.41	57,500.54	57,998.74	59,272.64	63,027.78	16,635.12	16,344.76	21,108.51	14,953.37
A Plazo	6,405.30	16.03%	39,961.96	39,564.16	38,721.05	38,171.16	37,914.68	36,965.84	36,918.50	36,862.09	49,779.61	49,184.63	48,926.02	47,536.39	46,367.26
De Ahorros	4,348.99	13.41%	32,428.90	31,884.82	31,242.34	28,426.07	27,909.02	26,978.97	27,561.03	27,476.87	36,283.84	36,289.82	36,920.61	37,351.60	36,777.89
De Bancos	(14,947.69)	(77.81%)	19,210.94	19,484.58	18,432.35	17,323.44	12,297.75	10,165.08	10,643.43	11,068.27	9,737.13	11,640.21	4,526.10	4,877.79	4,263.25
A la Vista	(14,947.69)	(77.81%)	19,210.94	19,484.58	18,432.35	17,323.44	12,297.75	10,165.08	10,643.43	11,068.27	9,737.13	11,640.21	4,526.10	4,877.79	4,263.25
A Plazo	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
<b>OBLIGACIONES</b>	<b>2,587.50</b>	<b>314.67%</b>	<b>822.29</b>	<b>1,292.55</b>	<b>1,609.86</b>	<b>1,005.61</b>	<b>2,566.05</b>	<b>7,661.06</b>	<b>457.20</b>	<b>1,741.79</b>	<b>1,266.95</b>	<b>1,231.89</b>	<b>3,126.66</b>	<b>434.01</b>	<b>3,409.79</b>
Locales	98.24	116.71%	84.18	1,292.55	1,609.86	0.00	0.00	7,661.06	0.00	0.00	0.00	0.00	182.42	182.42	182.42
Extranjero	2,489.25	337.24%	738.12	0.00	0.00	1,005.61	2,566.05	0.00	457.20	1,741.79	1,266.95	1,231.89	2,944.24	251.59	3,227.37
<b>OTROS PASIVOS</b>	<b>6,050.17</b>	<b>13.65%</b>	<b>44,310.60</b>	<b>44,983.16</b>	<b>126,058.01</b>	<b>39,535.93</b>	<b>38,089.91</b>	<b>42,528.49</b>	<b>46,132.77</b>	<b>44,508.99</b>	<b>42,943.47</b>	<b>47,148.77</b>	<b>47,044.39</b>	<b>47,237.66</b>	<b>50,360.77</b>
Locales	6,001.23	14.07%	42,661.54	43,369.36	124,409.07	37,617.08	36,112.16	40,980.51	44,607.22	42,978.76	41,313.92	45,476.37	45,335.29	45,501.47	48,662.76
Extranjero	48.94	2.97%	1,649.07	1,613.80	1,648.94	1,918.85	1,977.76	1,547.97	1,525.55	1,530.24	1,629.55	1,672.39	1,709.10	1,736.19	1,698.01
<b>PATRIMONIO</b>	<b>(3,972.17)</b>	<b>(3.00%)</b>	<b>132,269.19</b>	<b>134,153.28</b>	<b>132,323.07</b>	<b>128,457.20</b>	<b>125,990.41</b>	<b>126,455.03</b>	<b>125,719.72</b>	<b>127,602.62</b>	<b>128,067.78</b>	<b>128,179.57</b>	<b>129,747.40</b>	<b>131,725.19</b>	<b>128,297.02</b>
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	(70.29)	(2.04%)	3,453.68	3,421.61	3,317.80	3,315.15	3,348.29	3,427.71	3,437.58	3,433.78	3,608.04	3,508.83	3,128.92	3,341.00	3,383.39
Utilidad de Periodos Anteriores	1,219.75	40.38%	3,020.75	5,176.80	3,271.90	4,330.68	4,275.59	4,196.18	4,186.31	4,190.11	4,015.85	4,115.06	4,490.56	4,282.88	4,240.50
Utilidad de Periodo	(5,134.76)	(446.71%)	1,149.47	893.01	1,039.57	(3,890.70)	(6,336.28)	(5,872.86)	(6,603.01)	(4,728.15)	(4,267.87)	(4,175.43)	(2,607.72)	(653.09)	(3,985.30)

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**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
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	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	13.13	(26.97%)	(48.70)	(32.14)	(0.20)	8.07	8.81	10.00	4.85	12.88	17.76	37.12	41.63	60.40	(35.57)
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
<b>PASIVO Y PATRIMONIO</b>	<b>(112,579.07)</b>	<b>(12.71%)</b>	<b>885,774.35</b>	<b>884,989.44</b>	<b>908,936.35</b>	<b>833,038.74</b>	<b>895,255.69</b>	<b>832,745.18</b>	<b>888,517.11</b>	<b>903,684.80</b>	<b>885,413.28</b>	<b>871,991.33</b>	<b>810,973.98</b>	<b>799,859.07</b>	<b>773,195.28</b>