

**CITIBANK, N.A. SUCURSAL PANAMÁ**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2012 A DICIEMBRE 2013**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	167,108.59	44.07%	379,205.58	456,963.62	436,526.28	698,125.26	616,532.73	411,292.21	265,887.03	324,967.00	387,377.19	471,542.89	317,004.38	424,103.01	546,314.17
Depositos Locales en Bancos	(1,941.56)	(0.72%)	268,865.31	228,152.20	232,639.64	449,664.26	309,714.19	271,052.42	231,224.55	230,954.91	217,051.49	202,116.62	212,696.22	275,396.54	266,923.75
A la Vista	(3,441.56)	(6.05%)	56,865.31	44,652.20	45,139.64	48,164.26	61,214.19	52,552.42	53,724.55	75,954.91	53,551.49	53,616.62	54,196.22	57,896.54	53,423.75
A Plazo	1,500.00	0.71%	212,000.00	183,500.00	187,500.00	401,500.00	248,500.00	218,500.00	177,500.00	155,000.00	163,500.00	148,500.00	158,500.00	217,500.00	213,500.00
Depositos Extranjeros en Bancos	160,902.45	153.49%	104,827.03	224,040.18	198,876.85	242,858.55	301,483.64	130,630.84	30,938.67	89,284.98	165,816.08	258,451.82	94,074.16	144,088.57	265,729.48
A la Vista	90,902.45	366.14%	24,827.03	60,872.18	75,708.85	119,690.55	81,483.64	10,630.84	15,938.67	14,284.98	65,816.08	58,451.82	4,074.16	74,088.57	115,729.48
A Plazo	70,000.00	87.50%	80,000.00	163,168.00	123,168.00	123,168.00	220,000.00	120,000.00	15,000.00	75,000.00	100,000.00	200,000.00	90,000.00	70,000.00	150,000.00
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	8,147.70	147.78%	5,513.24	4,771.23	5,009.79	5,602.44	5,334.90	9,608.95	3,723.81	4,727.12	4,509.62	10,974.45	10,234.00	4,617.90	13,660.94
<b>CARTERA CREDITICIA</b>	190,525.83	46.03%	413,930.41	396,311.60	387,238.96	260,396.06	414,072.90	458,387.07	491,745.33	507,794.01	520,801.41	533,123.66	590,386.03	637,676.91	604,456.24
Locales	194,433.40	46.72%	416,128.46	397,162.42	388,899.97	261,235.34	414,712.41	462,913.10	495,325.78	509,262.96	525,662.20	538,434.71	594,635.88	644,066.17	610,561.86
Extranjero	(1,983.07)	(100.00%)	1,983.07	3,152.32	2,250.50	1,790.99	3,543.04	104.14	1,386.66	3,660.28	399.83	74.04	1,713.64	51.92	0.00
Menos Provisiones	1,924.50	46.03%	4,181.12	4,003.15	3,911.50	2,630.26	4,182.55	4,630.17	4,967.12	5,129.23	5,260.62	5,385.09	5,963.50	6,441.18	6,105.62
Locales	1,924.50	46.03%	4,181.12	4,003.15	3,911.50	2,630.26	4,124.48	4,572.10	4,908.92	5,071.02	5,260.62	5,310.52	5,963.50	6,441.18	6,105.62
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	58.07	58.07	58.21	58.21	0.00	74.57	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	(735.34)	(0.30%)	242,178.40	233,479.98	245,013.31	225,875.78	261,329.35	250,724.43	224,003.98	225,450.34	225,469.65	260,144.21	256,862.71	257,983.35	241,443.06
Locales	(735.34)	(0.30%)	242,178.40	233,479.98	245,013.31	225,875.78	261,329.35	250,724.43	224,003.98	225,450.34	225,469.65	260,144.21	256,862.71	257,983.35	241,443.06
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>	(11,969.13)	(29.02%)	41,243.27	43,366.22	43,181.57	34,401.78	36,899.27	28,659.90	37,977.58	26,009.95	27,230.68	28,853.54	26,962.93	27,976.18	29,274.14
Locales	(11,969.09)	(29.02%)	41,242.89	43,364.56	43,181.04	34,398.82	36,898.37	28,659.46	37,977.42	26,009.70	27,230.04	28,852.95	26,962.67	27,975.77	29,273.81
Extranjero	(0.04)	(11.27%)	0.37	1.65	0.52	2.97	0.90	0.44	0.16	0.25	0.65	0.58	0.26	0.41	0.33
<b>TOTAL DE ACTIVOS</b>	344,929.95	32.04%	1,076,557.66	1,130,121.41	1,111,960.12	1,218,798.88	1,328,834.24	1,149,063.61	1,019,613.92	1,084,221.30	1,160,878.93	1,293,664.30	1,191,216.04	1,347,739.45	1,421,487.60
<b>DEPOSITOS</b>	333,909.61	34.79%	959,802.56	1,004,038.48	983,514.72	1,105,625.33	1,187,662.38	1,020,725.47	871,069.34	970,336.57	1,030,244.33	1,154,887.47	1,064,189.57	1,204,641.98	1,293,712.18
Locales	226,637.78	24.58%	921,983.50	926,466.34	914,930.77	1,024,440.60	1,128,478.56	957,326.87	806,986.31	880,846.60	965,298.74	1,104,452.44	974,631.04	1,067,211.61	1,148,621.28

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	VARIACION ABSOLUTA	%	2013												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(3,746.64)	(96.80%)	3,870.61	2,984.66	3,366.43	1,183.31	3,087.97	4,030.50	5,030.92	3,671.86	81,593.11	162,821.44	3,555.29	2,640.91	123.96
De Particulares	224,547.71	25.10%	894,506.08	885,750.50	878,169.03	997,569.25	1,105,655.65	917,681.23	781,263.98	858,122.20	858,028.80	926,240.13	951,257.29	1,044,298.35	1,119,053.78
A la Vista	173,461.68	28.21%	614,855.78	619,104.00	640,244.84	722,554.88	817,243.95	663,048.30	517,899.90	551,537.41	626,556.80	722,049.61	665,600.70	710,938.01	788,317.47
A Plazo	11,848.94	26.65%	44,453.75	44,124.89	39,351.78	45,083.19	45,705.79	40,872.62	47,418.14	47,941.12	49,934.46	49,865.89	49,807.06	51,547.30	56,302.69
De Ahorros	39,237.08	16.68%	235,196.54	222,521.61	198,572.41	229,931.19	242,705.90	213,760.31	215,945.94	258,643.66	181,537.53	154,324.62	235,849.53	281,813.03	274,433.62
De Bancos	5,836.72	24.72%	23,606.82	37,731.18	33,395.31	25,688.04	19,734.94	35,615.14	20,691.41	19,052.54	25,676.83	15,390.87	19,818.47	20,272.35	29,443.54
A la Vista	3,019.59	75.87%	3,980.16	4,651.23	5,048.85	4,368.89	4,637.03	4,357.46	1,455.27	1,905.93	1,326.37	1,657.06	6,251.35	11,877.89	6,999.75
A Plazo	2,817.13	14.35%	19,626.66	33,079.94	28,346.46	21,319.15	15,097.91	31,257.68	19,236.14	17,146.61	24,350.45	13,733.81	13,567.12	8,394.46	22,443.79
Extranjero	107,271.83	283.64%	37,819.06	77,572.15	68,583.95	81,184.74	59,183.82	63,398.60	64,083.02	89,489.96	64,945.59	50,435.03	89,558.53	137,430.37	145,090.89
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	2,339.19	13.18%	17,751.68	77,482.96	68,473.97	80,964.20	9,183.80	13,398.58	14,083.00	19,489.94	14,945.57	25,435.00	14,558.50	12,430.35	20,090.87
A la Vista	2,339.19	13.18%	17,751.68	27,482.96	18,473.97	30,964.20	9,183.80	13,398.58	14,083.00	19,489.94	14,945.57	25,435.00	14,558.50	12,430.35	20,090.87
A Plazo	0.00	0.00%	0.00	50,000.00	50,000.00	50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Ahorros	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 Bancos	104,932.64	522.90%	20,067.38	89.19	109.98	220.53	50,000.02	50,000.02	50,000.02	70,000.02	50,000.02	25,000.02	75,000.02	125,000.02	125,000.02
A la Vista	(67.36)	(99.97%)	67.38	89.19	109.98	220.53	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
A Plazo	105,000.00	525.00%	20,000.00	0.00	0.00	0.00	50,000.00	50,000.00	50,000.00	70,000.00	50,000.00	25,000.00	75,000.00	125,000.00	125,000.00
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00</b>	<b>524.79</b>	<b>734.67</b>	<b>0.00</b>	<b>10.68</b>	<b>6.08</b>	<b>11,024.08</b>	<b>627.09</b>	<b>0.00</b>	<b>0.00</b>	<b>4,636.83</b>	<b>1,282.87</b>	<b>0.00</b>
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	6.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	524.79	734.67	0.00	10.68	0.00	11,024.08	627.09	0.00	0.00	4,636.83	1,282.87	0.00
<b>OTROS PASIVOS</b>	<b>14,117.03</b>	<b>28.82%</b>	<b>48,977.57</b>	<b>55,336.30</b>	<b>55,516.62</b>	<b>40,813.47</b>	<b>66,392.58</b>	<b>56,434.40</b>	<b>62,793.45</b>	<b>37,925.85</b>	<b>55,321.84</b>	<b>60,428.46</b>	<b>42,888.74</b>	<b>61,671.56</b>	<b>63,094.60</b>
Locales	15,162.90	31.98%	47,411.22	54,242.92	54,640.78	40,313.36	66,262.50	56,269.80	62,595.14	37,693.01	55,054.70	59,781.37	42,391.14	61,173.80	62,574.13
Extranjero	(1,045.88)	(66.77%)	1,566.35	1,093.38	875.83	500.11	130.09	164.60	198.31	232.84	267.14	647.09	497.60	497.76	520.47
<b>PATRIMONIO</b>	<b>(3,096.69)</b>	<b>(4.57%)</b>	<b>67,777.52</b>	<b>70,221.84</b>	<b>72,194.11</b>	<b>72,360.07</b>	<b>74,768.60</b>	<b>71,897.66</b>	<b>74,727.05</b>	<b>75,331.80</b>	<b>75,312.76</b>	<b>78,348.38</b>	<b>79,500.89</b>	<b>80,143.04</b>	<b>64,680.83</b>
Capital	775.53	7.34%	10,562.94	10,552.37	10,552.37	11,524.94	11,338.48	11,371.76	11,338.48	11,338.48	11,338.48	11,338.48	11,338.48	11,338.48	11,338.48
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	(3.98)	(8.94%)	44.48	44.48	44.48	44.48	44.48	44.48	40.50	40.50	40.50	40.50	40.50	40.50	40.50
Utilidad de Periodos Anteriores	(914.11)	(2.18%)	41,976.81	57,711.97	57,946.75	55,077.05	56,133.88	57,652.89	56,133.88	56,133.88	56,133.88	56,062.71	56,062.71	56,062.71	41,062.71
Utilidad de Periodo	(3,083.64)	(19.60%)	15,735.16	833.58	2,580.59	4,341.89	3,749.45	1,923.16	8,193.12	8,167.92	9,116.47	9,987.46	10,750.18	11,458.88	12,651.52

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Ganancia o Perdida en Valores Disponibles para la Venta	129.49	(23.90%)	(541.87)	1,079.45	1,069.92	1,371.72	3,502.31	905.37	(978.93)	(348.99)	(1,316.58)	919.23	1,309.02	1,242.48	(412.38)
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>344,929.95</b>	<b>32.04%</b>	<b>1,076,557.66</b>	<b>1,130,121.41</b>	<b>1,111,960.12</b>	<b>1,218,798.88</b>	<b>1,328,834.24</b>	<b>1,149,063.61</b>	<b>1,019,613.92</b>	<b>1,084,221.30</b>	<b>1,160,878.93</b>	<b>1,293,664.30</b>	<b>1,191,216.04</b>	<b>1,347,739.45</b>	<b>1,421,487.60</b>