

**CITIBANK, N.A. SUCURSAL PANAMÁ**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2013 A DICIEMBRE 2014**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	207,147.59	37.92%	546,314.17	486,035.82	492,764.92	780,072.46	608,491.54	596,687.52	651,654.25	605,083.14	570,065.77	746,042.39	506,100.08	512,145.19	753,461.76
Depositos Locales en Bancos	164,568.49	61.65%	266,923.75	203,807.25	295,386.10	370,856.73	380,743.65	377,682.00	372,254.41	430,581.66	331,585.93	445,619.98	429,712.66	435,878.43	431,492.25
A la Vista	16,568.49	31.01%	53,423.75	65,307.25	78,386.10	87,356.73	75,243.65	65,182.00	67,754.41	63,081.66	72,085.93	90,619.98	75,712.66	63,878.43	69,992.25
A Plazo	148,000.00	69.32%	213,500.00	138,500.00	217,000.00	283,500.00	305,500.00	312,500.00	304,500.00	367,500.00	259,500.00	355,000.00	354,000.00	372,000.00	361,500.00
Depositos Extranjeros en Bancos	50,286.54	18.92%	265,729.48	277,854.24	193,644.85	363,220.19	223,513.65	205,253.06	264,645.04	166,219.49	234,360.03	291,859.57	65,413.74	72,391.13	316,016.02
A la Vista	99,281.53	85.79%	115,729.48	96,849.23	72,639.84	162,215.18	122,508.64	124,248.06	163,640.03	115,214.48	83,355.03	140,854.57	64,408.73	61,386.12	215,011.01
A Plazo	(48,994.99)	(32.66%)	150,000.00	181,005.01	121,005.01	201,005.01	101,005.01	81,005.01	101,005.01	51,005.01	151,005.01	151,005.01	1,005.01	11,005.01	101,005.01
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	(7,707.44)	(56.42%)	13,660.94	4,374.33	3,733.97	45,995.54	4,234.24	13,752.45	14,754.80	8,281.98	4,119.80	8,562.83	10,973.68	3,875.62	5,953.49
<b>CARTERA CREDITICIA</b>	(270,364.72)	(44.73%)	604,456.24	578,166.80	592,812.39	403,199.11	362,254.06	356,891.90	348,136.10	396,625.29	407,288.90	380,878.14	395,408.39	397,810.01	334,091.51
Locales	(274,697.73)	(44.99%)	610,561.86	580,319.13	595,908.05	406,365.22	364,773.41	360,125.43	351,565.41	400,111.25	411,468.38	380,722.27	394,313.10	396,638.56	335,864.13
Extranjero	1,014.65	0.00%	0.00	3,687.74	2,892.34	906.61	1,139.78	425.60	229.82	173.17	0.00	345.05	1,330.27	1,506.18	1,014.65
Menos Provisiones	(3,318.35)	(54.35%)	6,105.62	5,840.07	5,988.00	4,072.72	3,659.13	3,659.13	3,659.13	3,659.13	4,179.48	189.19	234.98	334.73	2,787.27
Locales	(3,318.35)	(54.35%)	6,105.62	5,840.07	5,988.00	4,072.72	3,659.13	3,659.13	3,602.62	3,659.13	4,179.48	189.19	234.98	334.73	2,787.27
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	56.51	0.00	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	10,005.43	4.14%	241,443.06	243,092.62	246,157.02	260,950.10	305,125.32	266,335.12	259,436.62	272,974.66	268,732.89	274,717.88	274,160.40	249,686.16	251,448.49
Locales	10,005.43	4.14%	241,443.06	243,092.62	246,157.02	260,950.10	305,125.32	266,335.12	259,436.62	272,974.66	268,732.89	274,717.88	274,160.40	249,686.16	251,448.49
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>	(2,372.73)	(8.11%)	29,274.14	31,412.39	30,719.22	28,589.01	32,653.72	72,215.97	34,837.98	30,021.42	27,403.64	36,098.09	29,796.56	30,979.55	26,901.41
Locales	(2,375.91)	(8.12%)	29,273.81	31,411.95	30,718.60	28,587.95	32,652.60	72,214.40	34,793.82	29,978.06	27,400.44	36,095.37	29,793.88	30,976.50	26,897.90
Extranjero	3.18	959.60%	0.33	0.44	0.62	1.06	1.12	1.57	44.16	43.36	3.20	2.71	2.68	3.05	3.51
<b>TOTAL DE ACTIVOS</b>	(55,584.43)	(3.91%)	1,421,487.60	1,338,707.62	1,362,453.55	1,472,810.68	1,308,524.64	1,292,130.51	1,294,064.95	1,304,704.51	1,273,491.20	1,437,736.48	1,205,465.43	1,190,620.90	1,365,903.17
<b>DEPOSITOS</b>	(62,595.62)	(4.84%)	1,293,712.18	1,213,838.27	1,240,762.99	1,316,770.18	1,180,242.46	1,166,041.32	1,170,381.75	1,181,976.97	1,139,892.50	1,300,692.15	1,075,909.69	1,062,833.88	1,231,116.55
Locales	36,942.39	3.22%	1,148,621.28	1,117,074.86	1,113,183.94	1,226,415.81	1,163,533.26	1,154,266.36	1,156,313.13	1,135,631.17	1,115,753.13	1,258,745.69	1,021,213.53	1,020,367.77	1,185,563.68

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	VARIACION ABSOLUTA	%	2014												
			2013 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	3,379.98	2,726.58%	123.96	3,698.97	3,654.85	2,830.89	3,555.98	3,157.96	4,077.33	17,440.73	5,480.20	44,979.21	3,668.17	2,378.79	3,503.95
De Particulares	51,532.71	4.61%	1,119,053.78	1,093,937.32	1,069,353.28	1,165,791.27	1,104,481.03	1,093,042.24	1,092,162.36	1,071,217.21	1,061,915.21	1,190,408.36	992,446.66	1,002,003.49	1,170,586.49
A la Vista	(2,554.68)	(0.32%)	788,317.47	782,515.75	743,603.21	772,690.76	791,343.25	765,119.91	790,367.46	828,081.81	818,019.02	893,712.00	721,143.58	768,619.41	785,762.78
A Plazo	6,730.93	11.95%	56,302.69	56,417.16	59,814.58	57,657.97	53,563.37	49,347.00	48,469.95	45,782.77	45,942.86	56,455.26	54,894.16	54,716.37	63,033.62
De Ahorros	47,356.46	17.26%	274,433.62	255,004.41	265,935.49	335,442.55	259,574.41	278,575.33	253,324.95	197,352.63	197,953.33	240,241.10	216,408.92	178,667.71	321,790.09
De Bancos	(17,970.30)	(61.03%)	29,443.54	19,438.57	40,175.82	57,793.65	55,496.25	58,066.16	60,073.44	46,973.23	48,357.72	23,358.13	25,098.70	15,985.49	11,473.24
A la Vista	(1,350.51)	(19.29%)	6,999.75	6,749.39	14,789.33	32,504.75	32,956.87	34,402.54	39,014.29	14,631.78	8,910.23	9,650.63	11,430.66	5,406.86	5,649.24
A Plazo	(16,619.79)	(74.05%)	22,443.79	12,689.18	25,386.48	25,288.89	22,539.38	23,663.62	21,059.15	32,341.45	39,447.49	13,707.50	13,668.05	10,578.63	5,824.00
Extranjero	(99,538.01)	(68.60%)	145,090.89	96,763.41	127,579.05	90,354.38	16,709.20	11,774.96	14,068.62	46,345.80	24,139.37	41,946.46	54,696.16	42,466.11	45,552.88
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	(2,666.40)	(13.27%)	20,090.87	21,763.38	12,579.05	15,354.37	16,709.20	11,774.96	14,068.62	40,560.57	18,354.14	16,161.23	11,567.75	14,337.70	17,424.47
A la Vista	(2,666.40)	(13.27%)	20,090.87	21,763.38	12,579.05	15,354.37	16,709.20	11,774.96	14,068.62	40,560.57	18,354.14	16,161.23	11,567.75	14,337.70	17,424.47
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
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	(96,871.61)	(77.50%)	125,000.02	75,000.02	115,000.00	75,000.00	0.00	0.00	0.00	5,785.23	5,785.23	25,785.23	43,128.41	28,128.41	28,128.41
A la Vista	(0.02)	(100.00%)	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	(96,871.59)	(77.50%)	125,000.00	75,000.00	115,000.00	75,000.00	0.00	0.00	0.00	5,785.23	5,785.23	25,785.23	43,128.41	28,128.41	28,128.41
OBLIGACIONES	0.05	0.00%	0.00	121.77	20.24	1.44	207.94	35.74	0.00	7.42	0.00	3.89	16.17	0.00	0.05
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	0.05	0.00%	0.00	121.77	20.24	1.44	207.94	35.74	0.00	7.42	0.00	3.89	16.17	0.00	0.05
OTROS PASIVOS	3,714.66	5.89%	63,094.60	56,525.08	52,789.00	82,769.19	51,911.23	49,567.08	46,999.98	45,808.42	56,300.07	65,520.74	57,005.52	53,726.02	66,809.26
Locales	4,201.86	6.72%	62,574.13	55,779.76	52,119.95	82,173.45	51,355.51	49,021.20	46,999.91	45,806.92	56,273.47	65,486.73	56,963.39	53,699.99	66,775.99
Extranjero	(487.20)	(93.61%)	520.47	745.32	669.05	595.74	555.72	545.88	0.08	1.50	26.59	34.02	42.13	26.03	33.27
PATRIMONIO	3,296.47	5.10%	64,680.83	68,222.50	68,881.33	73,269.87	76,163.00	76,486.36	76,683.21	76,911.71	77,298.63	71,519.70	72,534.06	74,061.00	67,977.30
Capital	(11.70)	(0.10%)	11,338.48	11,331.73	11,331.73	11,331.73	11,331.73	11,331.73	11,323.08	11,323.50	11,323.93	11,324.35	11,324.35	11,324.35	11,326.78
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	2,643.66	6,527.55%	40.50	40.50	40.50	40.50	40.50	40.50	40.50	115.50	115.50	4,707.45	4,707.45	4,707.45	2,684.16
Provisiones Dinámicas	1,586.62	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,632.45	4,632.45	4,632.45	1,586.62
Otras Reservas	1,057.04	2,609.98%	40.50	40.50	40.50	40.50	40.50	40.50	40.50	115.50	115.50	75.00	75.00	75.00	1,097.54

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	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	4,238.58	10.32%	41,062.71	53,709.81	53,709.81	53,709.81	53,709.81	53,709.81	53,718.13	53,718.13	53,718.13	43,075.97	42,757.55	42,744.72	45,301.29
Utilidad de Periodo	(5,035.42)	(39.80%)	12,651.52	2,021.88	2,466.36	6,753.68	9,267.48	9,519.36	9,940.40	10,138.73	10,430.27	11,126.54	12,526.85	13,899.78	7,616.10
Ganancia o Perdida en Valores Disponibles para la Venta	1,461.36	(354.37%)	(412.38)	1,118.59	1,332.93	1,434.15	1,813.49	1,884.97	1,661.11	1,615.85	1,710.81	1,285.37	1,217.85	1,384.70	1,048.98
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>(55,584.43)</b>	<b>(3.91%)</b>	<b>1,421,487.60</b>	<b>1,338,707.62</b>	<b>1,362,453.55</b>	<b>1,472,810.68</b>	<b>1,308,524.64</b>	<b>1,292,130.51</b>	<b>1,294,064.95</b>	<b>1,304,704.51</b>	<b>1,273,491.20</b>	<b>1,437,736.48</b>	<b>1,205,465.43</b>	<b>1,190,620.90</b>	<b>1,365,903.17</b>