

**BANCO CITIBANK (PANAMÁ), S.A.**  
**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>	(9,006.23)	(6.85%)	131,494.01	94,274.33	86,100.88	164,222.87	155,818.02	136,049.60	169,471.93	157,574.66	89,610.14	95,937.33	124,070.59	127,898.50	122,487.79
Depositos Locales en Bancos	(1,424.17)	(13.47%)	10,574.61	11,027.23	12,800.13	12,416.38	13,701.96	16,559.67	15,415.29	19,459.47	12,920.67	11,292.27	11,597.54	9,585.58	9,150.45
A la Vista	(1,424.17)	(13.47%)	10,574.61	11,027.23	12,800.13	12,416.38	13,701.96	16,559.67	15,415.29	19,459.47	12,920.67	11,292.27	11,597.54	9,585.58	9,150.45
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	(11,383.03)	(10.87%)	104,680.15	66,042.08	45,935.93	133,366.06	121,502.37	95,789.57	135,969.13	123,661.65	55,383.83	62,569.67	87,173.43	95,368.25	93,297.11
A la Vista	18,616.97	75.43%	24,680.15	26,042.08	25,935.93	33,366.06	21,502.37	25,789.57	35,969.13	23,661.65	25,383.83	32,569.67	87,173.43	45,368.25	43,297.11
A Plazo	(30,000.00)	(37.50%)	80,000.00	40,000.00	20,000.00	100,000.00	100,000.00	70,000.00	100,000.00	100,000.00	30,000.00	30,000.00	0.00	50,000.00	50,000.00
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	3,800.97	23.41%	16,239.26	17,205.02	27,364.82	18,440.43	20,613.69	23,700.36	18,087.52	14,453.54	21,305.64	22,075.38	25,299.62	22,944.67	20,040.23
<b>CARTERA CREDITICIA</b>	(2,815.30)	(0.55%)	511,653.16	509,439.74	505,158.25	500,854.49	495,448.51	500,365.83	508,031.14	513,398.07	514,623.37	517,240.48	523,182.06	523,361.12	508,837.86
Locales	9,579.75	2.14%	448,031.36	447,286.98	447,995.55	445,792.53	441,272.87	447,734.74	455,154.94	460,380.62	462,609.12	464,708.19	470,468.56	471,832.76	457,611.12
Extranjero	(17,261.85)	(22.24%)	77,607.12	75,157.29	69,476.53	66,720.10	65,769.84	64,671.99	65,414.90	64,903.53	63,466.17	63,357.34	63,105.55	61,977.42	60,345.27
Menos Provisiones	(4,866.80)	(34.80%)	13,985.32	13,004.53	12,313.83	11,658.14	11,594.20	12,040.90	12,538.70	11,886.08	11,451.92	10,825.05	10,392.05	10,449.06	9,118.53
Locales	(2,021.53)	(20.25%)	9,984.65	10,357.17	10,162.13	10,356.90	10,277.26	10,851.05	10,375.69	10,002.42	10,203.21	9,715.80	9,306.44	9,397.25	7,963.11
Extranjero	(2,845.26)	(71.12%)	4,000.67	2,647.37	2,151.70	1,301.24	1,316.94	1,189.85	2,163.01	1,883.66	1,248.71	1,109.25	1,085.61	1,051.81	1,155.41
<b>INVERSIONES EN VALORES</b>	45,022.36	226.35%	19,890.72	34,901.10	49,865.58	52,377.07	52,412.35	52,445.10	52,482.75	52,391.15	92,187.54	92,098.63	79,698.10	64,745.57	64,913.07
Locales	45,022.36	226.35%	19,890.72	34,901.10	49,865.58	52,377.07	52,412.35	52,445.10	52,482.75	52,391.15	92,187.54	92,098.63	79,698.10	64,745.57	64,913.07
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>	(4,726.88)	(12.86%)	36,769.65	35,825.40	37,438.62	38,991.57	39,432.94	36,317.75	34,676.48	31,289.27	35,038.70	33,017.84	31,001.49	37,030.19	32,042.77
Locales	(3,641.89)	(10.58%)	34,416.51	33,567.47	34,967.04	36,876.89	37,044.36	34,112.61	32,687.31	29,357.21	33,201.66	31,471.06	29,764.98	35,565.79	30,774.62
Extranjero	(1,084.99)	(46.11%)	2,353.14	2,257.93	2,471.58	2,114.69	2,388.58	2,205.14	1,989.17	1,932.06	1,837.05	1,546.78	1,236.51	1,464.39	1,268.15
<b>TOTAL DE ACTIVOS</b>	28,473.95	4.07%	699,807.54	674,440.57	678,563.32	756,446.01	743,111.81	725,178.29	764,662.31	754,653.15	731,459.76	738,294.28	757,952.24	753,035.38	728,281.49
<b>DEPOSITOS</b>	29,042.75	5.46%	532,249.64	509,442.57	514,556.72	596,407.97	578,830.64	563,878.25	588,022.21	587,336.16	567,007.33	572,693.27	590,321.61	586,465.05	561,292.39
Locales	50,770.93	11.85%	428,380.98	403,177.03	411,858.51	495,170.45	480,848.03	467,308.87	496,224.19	496,248.73	474,589.81	483,935.58	502,045.88	501,400.90	479,151.91

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	VARIACION ABSOLUTA	%	2014												
			2013 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(2,000.00)	(28.57%)	7,000.00	7,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
De Particulares	(43,463.21)	(16.86%)	257,767.32	265,349.59	250,116.28	251,580.79	242,379.19	241,673.46	241,569.19	231,661.62	234,009.66	230,337.63	213,274.72	214,260.87	214,304.11
A la Vista	(5,052.48)	(6.06%)	83,412.19	94,133.50	86,734.40	95,091.33	86,877.14	87,881.48	92,737.54	87,240.02	92,598.60	90,146.33	79,231.11	79,739.27	78,359.71
A Plazo	(29,682.96)	(54.10%)	54,866.28	52,589.55	49,479.49	44,911.48	43,007.79	41,062.12	37,012.69	33,518.70	31,068.50	30,256.09	26,155.56	25,294.34	25,183.32
De Ahorros	(8,727.78)	(7.30%)	119,488.85	118,626.54	113,902.39	111,577.98	112,494.26	112,729.86	111,818.96	110,902.90	110,342.55	109,935.20	107,888.05	109,227.26	110,761.07
De Bancos	96,234.14	58.82%	163,613.66	130,827.45	156,742.23	238,589.66	233,468.84	220,635.41	249,655.00	259,587.11	235,580.14	248,597.95	283,771.16	282,140.03	259,847.80
A la Vista	(765.86)	(4.91%)	15,613.66	12,827.45	18,742.23	20,589.66	15,468.84	17,635.41	16,655.00	11,587.11	17,580.14	23,597.95	18,771.16	17,140.03	14,847.80
A Plazo	97,000.00	65.54%	148,000.00	118,000.00	138,000.00	218,000.00	218,000.00	203,000.00	233,000.00	248,000.00	218,000.00	225,000.00	265,000.00	265,000.00	245,000.00
Extranjero	(21,728.18)	(20.92%)	103,868.66	106,265.53	102,698.21	101,237.52	97,982.61	96,569.38	91,798.02	91,087.44	92,417.52	88,757.69	88,275.73	85,064.15	82,140.48
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	(27,594.53)	(27.80%)	99,277.53	101,812.45	97,981.97	98,500.93	95,386.15	93,875.00	89,017.97	88,227.68	89,478.75	85,502.63	77,864.35	76,146.97	71,683.00
A la Vista	(6,553.80)	(30.19%)	21,711.81	23,540.38	21,125.74	21,927.73	19,298.83	19,839.87	19,983.87	19,478.46	20,316.29	20,839.88	19,341.18	17,239.94	15,158.00
A Plazo	(13,145.70)	(37.64%)	34,929.15	35,015.12	33,761.80	34,175.38	32,974.49	30,956.02	28,477.24	27,774.45	27,012.00	26,292.17	22,770.52	22,626.63	21,783.45
De Ahorros	(7,895.03)	(18.52%)	42,636.57	43,256.95	43,094.42	42,397.82	43,112.83	43,079.10	40,556.86	40,974.77	42,150.47	38,370.57	35,752.65	36,280.40	34,741.55
De Bancos	5,866.35	127.78%	4,591.13	4,453.08	4,716.24	2,736.59	2,596.46	2,694.38	2,780.06	2,859.76	2,938.77	3,255.06	10,411.38	8,917.18	10,457.48
A la Vista	5,866.35	127.78%	4,591.13	4,453.08	4,716.24	2,736.59	2,596.46	2,694.38	2,780.06	2,859.76	2,938.77	3,255.06	10,411.38	8,917.18	10,457.48
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
OBLIGACIONES	0.00	0.00%	0.00	0.00	0.00	0.00	64.42	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	64.42	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 PASIVOS	(9,677.77)	(18.94%)	51,084.11	46,416.76	47,154.65	43,482.02	45,220.56	43,555.29	53,909.69	43,828.34	40,899.04	43,057.74	42,687.18	42,448.26	41,406.33
Locales	(9,661.38)	(19.68%)	49,097.35	44,126.27	45,343.37	41,590.03	43,330.01	41,957.28	52,355.09	42,307.10	39,525.81	41,692.66	41,192.04	40,923.86	39,435.97
Extranjero	(16.40)	(0.83%)	1,986.76	2,290.50	1,811.29	1,891.98	1,890.55	1,598.01	1,554.60	1,521.24	1,373.22	1,365.08	1,495.14	1,524.40	1,970.36
PATRIMONIO	9,108.97	7.82%	116,473.80	118,581.24	116,851.95	116,556.03	118,996.19	117,744.74	122,730.40	123,488.64	123,553.39	122,543.27	124,943.45	124,122.06	125,582.76
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	10,729.24	3,404.17%	315.18	183.88	183.88	610.02	604.35	465.94	476.99	463.66	467.51	6,444.30	6,438.81	6,501.81	11,044.42
Provisiones Dinámicas	9,743.41	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,970.15	5,970.15	5,970.15	9,743.41
Otras Reservas	985.83	312.78%	315.18	183.88	183.88	610.02	604.35	465.94	476.99	463.66	467.51	474.15	468.66	531.66	1,301.01

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(4,046.61)	29.26%	(13,829.68)	(7,244.87)	(7,244.87)	(7,671.02)	(7,665.35)	(7,526.94)	(7,537.99)	(7,524.65)	(7,528.51)	(12,774.70)	(12,769.20)	(12,833.40)	(17,876.29)
Utilidad de Periodo	2,363.74	44.13%	5,356.89	914.30	(828.35)	(1,124.09)	1,305.42	54.20	5,034.38	5,805.82	5,818.72	4,162.13	6,601.86	5,780.37	7,720.63
Ganancia o Perdida en Valores Disponibles para la Venta	62.59	(100.00%)	(62.59)	33.94	47.30	47.11	57.77	57.54	63.02	49.82	101.66	17.53	(22.01)	(20.71)	0.00
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>28,473.95</b>	<b>4.07%</b>	<b>699,807.54</b>	<b>674,440.57</b>	<b>678,563.32</b>	<b>756,446.01</b>	<b>743,111.81</b>	<b>725,178.29</b>	<b>764,662.31</b>	<b>754,653.15</b>	<b>731,459.76</b>	<b>738,294.28</b>	<b>757,952.24</b>	<b>753,035.38</b>	<b>728,281.49</b>