

BANCO CITIBANK (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	84,505.27	68.99%	122,487.79	188,124.38	220,387.31	205,656.15	178,489.32	192,849.02	166,251.53	133,449.61	143,124.26	171,125.27	184,200.40	187,351.13	206,993.06
Depositos Locales en Bancos	3,449.55	37.70%	9,150.45	7,416.85	10,652.67	11,972.52	13,024.05	9,845.75	9,078.61	10,650.82	9,522.57	11,300.56	12,010.12	11,819.03	12,599.99
A la Vista	3,449.55	37.70%	9,150.45	7,416.85	10,652.67	11,972.52	13,024.05	9,845.75	9,078.61	10,650.82	9,522.57	11,300.56	12,010.12	11,819.03	12,599.99
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	82,737.49	88.68%	93,297.11	162,296.58	186,626.81	172,325.87	146,769.98	159,711.19	134,944.19	102,491.70	115,521.19	135,549.65	144,596.55	152,257.65	176,034.60
A la Vista	132,737.49	306.57%	43,297.11	32,296.58	36,626.81	42,325.87	46,769.98	39,711.19	34,944.19	102,491.70	115,521.19	135,549.65	144,596.55	152,257.65	176,034.60
A Plazo	(50,000.00)	(100.00%)	50,000.00	130,000.00	150,000.00	130,000.00	100,000.00	120,000.00	100,000.00	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	(1,681.76)	(8.39%)	20,040.23	18,410.95	23,107.84	21,357.76	18,695.29	23,292.09	22,228.72	20,307.10	18,080.50	24,275.06	27,593.73	23,274.44	18,358.46
CARTERA CREDITICIA	69,419.85	13.63%	509,389.59	510,358.03	509,303.74	512,684.78	504,270.50	503,942.09	518,376.48	523,403.32	520,902.21	536,705.88	542,774.79	559,322.64	578,809.43
Locales	80,281.75	17.54%	457,611.12	459,740.86	459,058.63	464,178.40	456,003.38	457,015.32	472,220.88	478,032.86	476,501.18	492,606.19	500,558.81	516,918.93	537,892.86
Extranjero	(10,487.57)	(17.38%)	60,345.27	59,439.72	59,230.19	56,884.55	56,272.40	55,054.48	54,037.39	52,974.54	52,437.55	51,803.08	50,878.59	50,866.33	49,857.70
Menos Provisiones	374.33	4.37%	8,566.80	8,822.55	8,985.09	8,378.16	8,005.27	8,127.71	7,881.78	7,604.09	8,036.51	7,703.39	8,662.61	8,462.62	8,941.13
Locales	764.62	10.32%	7,411.39	7,723.44	7,812.57	7,286.93	6,920.79	7,149.95	6,877.69	6,703.96	7,093.63	6,757.62	7,780.61	7,611.87	8,176.00
Extranjero	(390.28)	(33.78%)	1,155.41	1,099.11	1,172.52	1,091.23	1,084.48	977.76	1,004.09	900.14	942.88	945.77	882.00	850.76	765.13
INVERSIONES EN VALORES	(57,103.84)	(87.97%)	64,913.07	65,053.80	65,148.52	62,679.62	62,716.76	62,745.96	62,786.65	47,802.02	7,809.23	7,809.23	7,809.23	7,809.23	7,809.23
Locales	(57,103.84)	(87.97%)	64,913.07	65,053.80	65,148.52	62,679.62	62,716.76	62,745.96	62,786.65	47,802.02	7,809.23	7,809.23	7,809.23	7,809.23	7,809.23
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	(502.03)	(1.62%)	30,897.23	30,384.33	31,707.59	29,991.87	29,899.35	29,727.99	28,484.64	32,321.12	33,929.37	32,530.28	30,743.87	33,988.84	30,395.20
Locales	(95.90)	(0.32%)	29,629.09	29,128.80	30,354.88	28,846.76	28,578.08	28,490.07	27,244.06	31,196.18	32,723.71	31,283.07	29,748.70	32,956.96	29,533.19
Extranjero	(406.13)	(32.03%)	1,268.15	1,255.53	1,352.70	1,145.11	1,321.27	1,237.93	1,240.58	1,124.94	1,205.66	1,247.22	995.17	1,031.88	862.01
TOTAL DE ACTIVOS	96,319.25	13.24%	727,687.68	793,920.55	826,547.16	811,012.42	775,375.94	789,265.06	775,899.29	736,976.06	705,765.07	748,170.67	765,528.29	788,471.84	824,006.93
DEPOSITOS	98,559.02	17.56%	561,292.39	629,090.09	659,006.22	639,942.45	606,733.18	620,249.16	601,662.51	569,033.05	536,204.56	579,699.09	599,612.57	619,465.97	659,851.41
Locales	101,728.98	21.23%	479,151.91	551,163.03	579,162.85	558,047.15	522,570.33	536,316.43	518,372.03	484,380.83	451,880.62	496,872.72	515,466.11	533,647.74	580,880.89

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(5,000.00)	(100.00%)	5,000.00	1,000.00	1,000.00	1,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	2,208.28	1.03%	214,304.11	211,152.99	217,528.18	218,725.13	214,737.79	206,145.83	207,214.60	196,601.48	211,509.18	206,164.76	204,758.27	207,754.54	216,512.38
A la Vista	(14,499.86)	(18.50%)	78,359.71	71,836.11	71,020.73	67,573.96	62,396.94	62,531.60	68,031.38	58,823.97	65,675.29	55,126.11	52,404.59	57,124.75	63,859.85
A Plazo	22,243.61	88.33%	25,183.32	31,018.87	33,617.39	35,132.09	36,018.85	35,269.04	33,524.58	32,863.15	40,264.87	46,922.48	48,956.21	49,696.84	47,426.93
De Ahorros	(5,535.47)	(5.00%)	110,761.07	108,298.02	112,890.06	116,019.09	116,321.99	108,345.19	105,658.64	104,914.37	105,569.02	104,116.16	103,397.48	100,932.95	105,225.60
De Bancos	104,520.71	40.22%	259,847.80	339,010.04	360,634.68	338,322.02	307,832.54	330,170.61	311,157.42	287,779.35	240,371.44	290,707.97	310,707.84	325,893.20	364,368.51
A la Vista	(479.29)	(3.23%)	14,847.80	14,010.04	15,634.68	13,322.02	12,832.54	15,170.61	16,157.42	12,779.35	10,371.44	15,707.97	15,707.84	15,893.20	14,368.51
A Plazo	105,000.00	42.86%	245,000.00	325,000.00	345,000.00	325,000.00	295,000.00	315,000.00	295,000.00	275,000.00	230,000.00	275,000.00	295,000.00	310,000.00	350,000.00
Extranjero	(3,169.96)	(3.86%)	82,140.48	77,927.06	79,843.37	81,895.29	84,162.85	83,932.73	83,290.48	84,652.22	84,323.94	82,826.37	84,146.46	85,818.23	78,970.52
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	2,372.81	3.31%	71,683.00	72,494.47	73,932.36	75,410.58	77,504.77	76,406.02	75,835.85	77,827.55	77,326.33	75,935.30	76,868.16	78,753.64	74,055.82
A la Vista	(913.19)	(6.02%)	15,158.00	15,644.58	15,662.11	15,024.44	15,190.81	13,695.97	14,012.69	15,013.55	15,062.86	14,072.07	15,249.31	16,068.52	14,244.81
A Plazo	4,096.67	18.81%	21,783.45	22,911.84	24,207.22	26,864.88	28,867.80	28,102.17	28,244.66	27,083.25	26,931.46	26,873.91	26,089.16	26,593.40	25,880.12
De Ahorros	(810.66)	(2.33%)	34,741.55	33,938.05	34,063.03	33,521.26	33,446.16	34,607.89	33,578.50	35,730.76	35,332.02	34,989.33	35,529.70	36,091.71	33,930.89
De Bancos	(5,542.77)	(53.00%)	10,457.48	5,432.58	5,911.00	6,484.72	6,658.08	7,526.71	7,454.63	6,824.67	6,997.61	6,891.06	7,278.29	7,064.59	4,914.71
A la Vista	(5,542.77)	(53.00%)	10,457.48	5,432.58	5,911.00	6,484.72	6,658.08	7,526.71	7,454.63	6,824.67	6,997.61	6,891.06	7,278.29	7,064.59	4,914.71
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	0.00	0.00	0.00	0.00	0.00	0.00	46.85	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	46.85	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	1,637.76	3.96%	41,383.88	41,100.94	44,564.38	48,695.80	45,655.88	45,826.92	51,790.15	44,603.24	47,727.86	45,861.32	44,192.60	46,725.07	43,021.64
Locales	2,317.76	5.88%	39,413.52	39,648.29	43,384.43	47,491.32	44,405.53	44,693.28	50,647.21	43,480.90	46,710.58	44,762.49	43,118.12	45,148.45	41,731.27
Extranjero	(680.00)	(34.51%)	1,970.36	1,452.64	1,179.95	1,204.47	1,250.34	1,133.64	1,142.93	1,122.34	1,017.28	1,098.83	1,074.48	1,576.63	1,290.36
PATRIMONIO	(3,877.53)	(3.10%)	125,011.41	123,729.52	122,976.56	122,374.18	122,986.88	123,188.98	122,446.64	123,339.77	121,832.65	122,610.26	121,676.27	122,280.80	121,133.88
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	2,486.78	21.44%	11,596.17	11,579.70	11,447.76	11,316.59	14,686.04	14,889.08	13,360.61	14,938.55	14,816.66	15,020.36	14,497.11	14,786.06	14,082.94
Provisiones Dinámicas	0.00	0.00%	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41
Otras Reservas	2,486.78	134.22%	1,852.76	1,836.29	1,704.35	1,573.18	4,942.63	5,145.67	3,617.20	5,195.13	5,073.25	5,276.95	4,753.69	5,042.65	4,339.53

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	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	3,635.30	(20.89%)	(17,400.96)	(11,676.11)	(11,544.17)	(11,413.00)	(14,782.45)	(14,571.67)	(13,043.20)	(14,621.14)	(14,499.25)	(14,702.95)	(14,179.70)	(14,468.65)	(13,765.66)
Utilidad de Periodo	(9,999.61)	(163.33%)	6,122.20	(952.99)	(1,748.42)	(2,326.25)	(1,716.19)	(1,921.39)	(2,584.28)	(1,675.40)	(3,178.76)	(2,401.15)	(3,335.14)	(2,730.61)	(3,877.40)
Ganancia o Perdida en Valores Disponibles para la Venta	0.00	0.00%	0.00	84.92	127.38	102.84	105.47	98.96	19.51	3.76	0.00	0.00	0.00	0.00	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
PASIVO Y PATRIMONIO	96,319.25	13.24%	727,687.68	793,920.55	826,547.16	811,012.42	775,375.94	789,265.06	775,899.29	736,976.06	705,765.07	748,170.67	765,528.29	788,471.84	824,006.93