



Citibank, N.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	929,304.02	807,623.02	761,019.96	588,656.30	621,797.22	629,967.34	653,244.07	596,364.80	571,292.50	
3 Activos Líquidos	171,048.08	77,307.38	73,831.56	67,650.73	142,455.51	116,416.94	158,771.95	122,479.51	223,371.26	
4 Total de Préstamos	598,019.12	599,018.51	556,837.04	406,350.05	359,959.10	374,140.39	361,694.59	372,658.59	241,941.55	
5 Locales	596,019.12	599,009.43	556,837.04	406,350.05	359,959.10	374,140.31	361,694.59	372,619.41	241,941.55	
6 Extranjeros	2,000.00	9.08	0.00	0.00	0.00	0.08	0.00	39.18	0.00	
7 Total de Inversiones	118,511.92	94,000.65	94,570.81	87,878.36	86,767.90	90,348.21	84,008.32	70,563.25	78,311.92	
8 Total de Depósitos	806,098.18	713,095.71	684,870.00	531,433.95	564,805.95	547,670.69	566,018.83	523,376.27	517,064.90	
9 Locales	530,804.45	468,057.14	503,378.71	467,893.70	482,826.00	456,837.72	475,172.12	461,853.88	469,644.21	
10 Depósitos de Oficiales	49,865.54	46,952.55	43,306.67	3,554.64	23,836.92	3,878.27	1,904.99	1,901.02	48.56	
11 Depósitos de Particulares	406,823.71	387,622.52	401,335.51	392,450.39	403,307.44	374,966.31	364,315.13	347,031.61	336,473.36	
12 Depósitos de Bancos	74,115.20	33,482.07	58,736.53	71,888.67	55,681.64	77,993.14	108,952.00	112,921.25	133,122.29	
13 Extranjeros	275,293.72	245,038.58	181,491.29	63,540.26	81,979.95	90,832.97	90,846.71	61,522.39	47,420.69	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	42,513.44	41,722.48	45,466.18	45,183.80	51,906.42	49,742.75	48,670.12	39,414.03	40,207.75	
16 Depósitos de Bancos	232,780.29	203,316.10	136,025.10	18,356.46	30,073.53	41,090.22	42,176.60	22,108.36	7,212.94	
17 Patrimonio Total	39,878.98	43,877.36	23,792.23	20,958.41	19,820.75	22,550.87	24,728.82	27,312.45	14,457.29	
18 PROMEDIO (12 MESES)										
19 Total de Activos	929,304.02	807,623.02	761,019.96	588,656.30	775,550.62	718,795.18	707,132.02	592,510.55	596,544.86	
20 Activos Generadores de Ingresos	716,531.04	693,019.16	651,407.85	494,228.41	581,629.02	578,753.88	548,555.38	468,725.13	383,490.23	
21 Total de Prestamos	598,019.12	599,018.51	556,837.04	406,350.05	478,989.11	486,579.45	459,265.82	389,504.32	300,950.32	
22 Total de Inversiones	118,511.92	94,000.65	94,570.81	87,878.36	102,639.91	92,174.43	89,289.56	79,220.80	82,539.91	
23 Patrimonio Total	39,878.98	43,877.36	23,792.23	20,958.41	29,849.87	33,214.12	24,260.52	24,135.43	17,139.02	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	71,499.97	15,570.52	28,586.01	37,457.74	48,288.58	9,168.84	18,124.06	26,379.34	33,878.92	
26 Egreso de Operaciones	28,354.00	4,285.40	7,838.62	10,453.87	12,512.06	1,656.72	3,303.86	4,662.73	5,879.75	



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27 Ingreso Neto de Intereses	43,145.95	11,285.12	20,747.38	27,003.88	35,776.52	7,512.12	14,820.19	21,716.61	27,999.17	
28 Otros Ingresos	24,783.95	8,280.35	13,860.17	31,415.68	36,087.07	3,963.81	8,303.52	12,936.91	20,957.85	
29 Ingreso de Operaciones	67,929.90	19,565.47	34,607.56	58,419.56	71,863.58	11,475.93	23,123.71	34,653.52	48,957.02	
30 Egresos Generales	32,378.87	8,692.96	17,112.39	26,753.48	38,009.51	7,932.60	15,370.53	22,593.73	39,567.82	
31 Utilidad antes de Provisiones	35,551.03	10,872.51	17,495.16	31,666.08	33,854.08	3,543.33	7,753.18	12,059.79	9,389.20	
32 Utilidad del Periodo	16,835.59	9,107.11	9,783.67	19,049.16	18,407.49	2,110.38	4,493.14	6,927.58	4,305.79	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	6,702.76	6,965.52	7,234.28	11,513.18	12,032.98	11,146.23	8,763.84	8,598.28	4,624.10	
35 Total Provisiones Para Préstamos	7,333.76	6,816.04	6,335.03	8,817.34	9,146.94	8,918.35	8,878.60	9,101.31	8,428.16	
36 Préstamos Vencidos / Préstamos Totales (%)	1.12	1.16	1.30	2.83	3.34	2.98	2.42	2.31	1.91	
37 Provisiones / Préstamos Vencidos (%)	109.41	97.85	87.57	76.58	76.02	80.01	101.31	105.85	182.27	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.23	1.14	1.14	2.17	2.54	2.38	2.45	2.44	3.48	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	4.29	5.43	3.13	3.56	3.19	3.58	3.79	4.58	2.53	
41 Patrimonio / Activos Generadores de Ing. (%)	5.57	6.33	3.65	4.24	4.44	4.85	5.55	6.16	4.51	
42 Patrimonio / Préstamos Totales (%)	6.67	7.32	4.27	5.16	5.51	6.03	6.84	7.33	5.98	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	21.22	10.84	10.78	12.73	25.22	21.26	28.05	23.40	43.20	
45 Activos Líquidos / Activos Totales (%)	18.41	9.57	9.70	11.49	22.91	18.48	24.31	20.54	39.10	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	35.92	24.02	24.59	29.27	40.58	37.75	42.89	36.88	58.35	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.26	3.00	5.14	3.16	1.46	1.64	1.97	1.12	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	4.51	2.57	4.31	2.37	1.17	1.27	1.56	0.72	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	83.02	82.24	121.19	61.67	25.42	37.04	38.27	25.12	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	8.99	8.78	10.11	8.30	6.34	6.61	7.50	8.83	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.47	2.41	2.82	2.15	1.15	1.20	1.33	1.53	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	6.51	6.37	7.29	6.15	5.19	5.40	6.18	7.30			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	44.43	49.45	45.80	52.89	69.12	66.47	65.20	80.82			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.78	4.26	8.48	6.20	2.74	3.03	3.68	5.47			
56 PRODUCTIVIDAD												
57 Número de Empleados	430.00	420.00	423.00	407.00	413.00	401.00	418.00	420.00	384.00			
58 Número de Sucursales	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00			
59 Préstamos / Empleados	1,390.74	1,426.23	1,316.40	998.40	871.57	933.02	865.30	887.28	630.06			
60 Depósitos Totales / Empleados	1,874.65	1,697.85	1,619.08	1,305.73	1,367.57	1,365.76	1,354.11	1,246.13	1,346.52			
61 Utilidad Neta / Empleados	0.00	21.68	23.13	46.80	44.57	5.26	10.75	16.49	11.21			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-33.09	-22.00	-14.16	1.31	-8.12			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-39.81	-37.54	-35.04	-8.29	-32.79			
65 Locales (%)	0.00	0.00	0.00	0.00	-39.61	-37.54	-35.04	-8.30	-32.79			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	-99.16	0.00	0.00	0.00			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-29.93	-23.20	-17.35	-1.52	-8.45			
68 Locales (%)	0.00	0.00	0.00	0.00	-9.04	-2.40	-5.60	-1.29	-2.73			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-70.22	-62.93	-49.94	-3.18	-42.16			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	-50.30	-48.60	3.94	30.32	-27.06			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-76.83	-54.08	-63.63	-76.61			