



Citibank, N.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002		2003				2004			
	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	621,797.22	629,967.34	653,244.07	596,364.80	568,452.90	546,995.29	497,331.59	495,628.58	514,993.74	
3 Activos Líquidos	142,455.51	116,416.94	158,771.95	122,479.51	223,371.26	177,856.95	133,926.64	133,206.24	151,747.63	
4 Total de Préstamos	359,959.10	374,140.39	361,694.59	372,658.59	241,941.55	225,795.41	227,723.11	259,110.33	252,675.35	
5 Locales	359,959.10	374,140.31	361,694.59	372,619.41	241,941.55	225,795.41	227,714.39	259,110.33	252,675.35	
6 Extranjeros	0.00	0.08	0.00	39.18	0.00	0.00	8.72	0.00	0.00	
7 Total de Inversiones	86,767.90	90,348.21	84,008.32	70,563.25	78,115.92	90,749.69	102,836.56	78,431.52	86,768.15	
8 Total de Depósitos	564,805.95	547,670.69	566,018.83	523,376.27	517,064.90	474,774.98	442,913.95	445,698.72	470,510.51	
9 Locales	482,826.00	456,837.72	475,172.12	461,853.88	469,644.21	444,753.58	412,120.18	402,964.96	416,017.65	
10 Depósitos de Oficiales	23,836.92	3,878.27	1,904.99	1,901.02	48.56	1,967.11	1,016.32	1,027.42	930.41	
11 Depósitos de Particulares	403,307.44	374,966.31	364,315.13	347,031.61	336,473.36	317,357.16	328,726.80	310,909.99	314,463.93	
12 Depósitos de Bancos	55,681.64	77,993.14	108,952.00	112,921.25	133,122.29	125,429.32	82,377.06	91,027.55	100,623.31	
13 Extranjeros	81,979.95	90,832.97	90,846.71	61,522.39	47,420.69	30,021.40	30,793.76	42,733.76	54,492.86	
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	51,906.42	49,742.75	48,670.12	39,414.03	40,207.75	29,046.67	28,481.29	21,830.58	34,283.85	
16 Depósitos de Bancos	30,073.53	41,090.22	42,176.60	22,108.36	7,212.94	974.73	2,312.47	20,903.18	20,209.01	
17 Patrimonio Total	19,820.75	22,550.87	24,728.82	27,312.45	15,303.01	14,446.98	14,733.47	21,523.09	23,563.62	
18 PROMEDIO (12 MESES)										
19 Total de Activos	775,550.62	718,795.18	707,132.02	592,510.55	595,125.06	588,481.32	575,287.83	545,996.69	541,723.32	
20 Activos Generadores de Ingresos	581,629.02	578,753.88	548,555.38	468,725.13	383,392.23	390,516.85	388,131.29	390,381.84	329,750.48	
21 Total de Prestamos	478,989.11	486,579.45	459,265.82	389,504.32	300,950.32	299,967.90	294,708.85	315,884.46	247,308.45	
22 Total de Inversiones	102,639.91	92,174.43	89,289.56	79,220.80	82,441.91	90,548.95	93,422.44	74,497.38	82,442.04	
23 Patrimonio Total	29,849.87	33,214.12	24,260.52	24,135.43	17,561.88	18,498.92	19,731.15	24,417.77	19,433.31	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	48,288.58	9,168.84	18,124.06	26,379.34	33,878.92	6,206.21	12,002.39	17,979.95	24,550.09	
26 Egreso de Operaciones	12,512.06	1,656.72	3,303.86	4,662.73	5,879.75	1,050.45	2,005.37	2,973.71	4,405.59	



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27 Ingreso Neto de Intereses	35,776.52	7,512.12	14,820.19	21,716.61	27,999.17	5,155.76	9,997.02	15,006.25	20,144.50	
28 Otros Ingresos	36,087.07	3,963.81	8,303.52	12,936.91	20,957.85	3,998.54	9,196.12	13,603.18	19,130.83	
29 Ingreso de Operaciones	71,863.58	11,475.93	23,123.71	34,653.52	48,957.02	9,154.30	19,193.14	28,609.43	39,275.33	
30 Egresos Generales	38,009.51	7,932.60	15,370.53	22,593.73	38,722.11	8,511.16	17,101.98	20,252.76	24,834.08	
31 Utilidad Antes de Provisiones	33,854.08	3,543.33	7,753.18	12,059.79	10,234.91	643.15	2,091.16	8,356.67	14,441.26	
32 Utilidad del Periodo	18,407.49	2,110.38	4,493.14	6,927.58	5,151.51	-5.01	379.74	7,067.28	12,752.42	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	12,032.98	11,146.23	8,763.84	8,598.28	4,624.10	3,835.28	3,810.13	3,693.53	3,162.20	
35 Total Provisiones Para Préstamos	9,146.94	8,918.35	8,878.60	9,101.31	8,428.16	8,001.25	7,763.89	6,547.93	6,115.13	
36 Préstamos Vencidos / Préstamos Totales (%)	3.34	2.98	2.42	2.31	1.91	1.70	1.67	1.43	1.25	
37 Provisiones / Préstamos Vencidos (%)	76.02	80.01	101.31	105.85	182.27	208.62	203.77	177.28	193.38	
38 Provisiones para Préstamos / Préstamos Totales (%)	2.54	2.38	2.45	2.44	3.48	3.54	3.41	2.53	2.42	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	3.19	3.58	3.79	4.58	2.69	2.64	2.96	4.34	4.58	
41 Patrimonio / Activos Generadores de Ing. (%)	4.44	4.85	5.55	6.16	4.78	4.56	4.46	6.38	6.94	
42 Patrimonio / Préstamos Totales (%)	5.51	6.03	6.84	7.33	6.33	6.40	6.47	8.31	9.33	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	25.22	21.26	28.05	23.40	43.20	37.46	30.24	29.89	32.25	
45 Activos Líquidos / Activos Totales (%)	22.91	18.48	24.31	20.54	39.29	32.52	26.93	26.88	29.47	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	40.58	37.75	42.89	36.88	58.31	56.58	53.46	47.48	50.69	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.16	1.46	1.64	1.97	1.34	-0.01	0.20	2.41	3.87	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.37	1.17	1.27	1.56	0.87	-0.00	0.13	1.73	2.35	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	61.67	25.42	37.04	38.27	29.33	-0.11	3.85	38.59	65.62	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.30	6.34	6.61	7.50	8.84	6.36	6.18	6.14	7.45	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.15	1.15	1.20	1.33	1.53	1.08	1.03	1.02	1.34	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.15	5.19	5.40	6.18	7.30	5.28	5.15	5.13	6.11	
54 Egresos Generales / Ingresos de Operaciones (%)	52.89	69.12	66.47	65.20	79.09	92.97	89.10	70.79	63.23	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	6.20	2.74	3.03	3.68	5.47	4.10	4.74	4.65	5.80	
56 PRODUCTIVIDAD										
57 Número de Empleados	413.00	401.00	418.00	420.00	384.00	319.00	308.00	305.00	306.00	
58 Número de Sucursales	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	0.00	
59 Préstamos / Empleados	871.57	933.02	865.30	887.28	630.06	707.82	739.36	849.54	825.74	
60 Depósitos Totales / Empleados	1,367.57	1,365.76	1,354.11	1,246.13	1,346.52	1,488.32	1,438.03	1,461.31	1,537.62	
61 Utilidad Neta / Empleados	44.57	5.26	10.75	16.49	13.42	-0.02	1.23	23.17	41.67	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-33.09	-22.00	-14.16	1.31	-8.58	-13.17	-23.87	-16.89	-9.40	
64 Préstamos (%)	-39.81	-37.54	-35.04	-8.29	-32.79	-39.65	-37.04	-30.47	4.44	
65 Locales (%)	-39.61	-37.54	-35.04	-8.30	-32.79	-39.65	-37.04	-30.46	4.44	
66 Extranjeros (%)	0.00	-99.16	0.00	0.00	0.00	0.00	968,547.78	0.00	0.00	
67 Depósitos (%)	-29.93	-23.20	-17.35	-1.52	-8.45	-13.31	-21.75	-14.84	-9.00	
68 Locales (%)	-9.04	-2.40	-5.60	-1.29	-2.73	-2.65	-13.27	-12.75	-11.42	
69 Extranjeros (%)	-70.22	-62.93	-49.94	-3.18	-42.16	-66.95	-66.10	-30.54	14.91	
70 Patrimonio (%)	-50.30	-48.60	3.94	30.32	-22.79	-35.94	-40.42	-21.20	53.98	
71 Utilidad Neta (%)	130.53	-76.83	-54.08	-63.63	-72.01	-100.24	-91.55	2.02	147.55	