



Banco Citibank (Panamá), S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	918,326.22	1,018,048.97	1,036,043.26	1,060,723.10	974,740.31	925,609.16	883,919.06	849,469.74	1,403,622.93	
Activos Líquidos	153,852.56	219,341.64	196,216.83	229,129.86	199,509.90	139,809.56	118,073.32	150,773.49	193,608.52	
Total de Préstamos	580,287.99	634,688.39	679,617.51	704,117.41	699,792.31	708,932.60	697,021.88	645,570.92	1,055,471.78	
Locales	525,322.89	568,465.84	615,277.30	654,448.82	649,880.65	660,752.78	647,961.02	607,322.72	791,234.79	
Extranjeros	54,965.11	66,222.54	64,340.21	49,668.59	49,911.66	48,179.82	49,060.85	38,248.19	264,236.99	
Total de Inversiones	128,965.73	110,118.95	113,417.47	76,535.93	19,118.00	15,625.49	9,443.90	3,899.26	18,422.95	
Total de Depósitos	666,446.26	770,322.49	808,992.19	843,559.24	796,632.63	802,918.50	769,497.42	703,143.16	1,115,174.54	
Locales	506,051.27	593,696.61	647,280.64	661,774.21	621,246.02	603,905.83	614,766.93	566,402.33	746,975.96	
Depósitos de Oficiales	7,500.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	
Depósitos de Particulares	476,637.69	566,567.48	609,215.92	633,514.96	605,094.35	568,988.03	573,303.31	533,103.61	668,056.18	
Depósitos de Bancos	29,413.58	27,129.13	26,064.71	16,259.25	4,151.67	22,917.80	29,463.62	21,298.72	66,919.78	
Extranjeros	152,894.99	164,625.88	161,711.56	181,785.03	175,386.61	199,012.67	154,730.49	136,740.83	368,198.58	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	131,527.86	152,395.77	158,682.18	176,900.10	172,799.86	145,447.39	112,461.52	95,890.22	258,393.42	
Depósitos de Bancos	21,367.13	12,230.11	3,029.38	4,884.93	2,586.75	53,565.27	42,268.98	40,850.61	109,805.16	
Patrimonio Total	69,587.15	77,795.72	78,788.17	72,437.18	60,683.23	63,201.02	60,162.96	60,279.86	167,235.74	
PROMEDIO (12 MESES)										
Total de Activos	845,191.59	901,343.36	936,088.49	958,580.72	946,533.27	971,829.07	959,981.16	955,096.42	1,189,181.62	
Activos Generadores de Ingresos	653,287.18	672,599.05	725,246.28	729,401.82	714,082.02	734,682.72	749,750.38	715,061.76	896,402.52	
Total de Prestamos	532,243.39	568,901.05	603,420.48	626,489.90	640,040.15	671,810.50	688,319.69	674,844.16	877,632.04	
Total de Inversiones	121,043.78	103,698.00	121,825.80	102,911.92	74,041.87	62,872.22	61,430.68	40,217.59	18,770.47	
Patrimonio Total	66,643.45	70,076.62	71,154.30	69,376.83	65,135.19	70,498.37	69,475.56	66,358.52	113,959.49	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	56,254.07	16,120.22	33,097.93	50,898.39	67,991.62	15,218.34	28,599.03	41,465.16	159,939.33	
Egreso de Operaciones	38,750.16	11,578.89	23,689.50	36,198.61	48,738.23	9,789.67	17,943.45	25,077.21	53,943.38	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	17,503.91	4,541.34	9,408.44	14,699.79	19,253.39	5,428.68	10,655.58	16,387.94	105,995.95
Otros Ingresos	15,999.26	4,020.33	8,380.78	12,991.26	17,419.31	4,759.46	8,497.36	11,366.76	106,518.94
Ingreso de Operaciones	33,503.17	8,561.67	17,789.21	27,691.04	36,672.70	10,188.14	19,152.94	27,754.70	212,514.89
Egresos Generales	20,657.33	5,454.36	11,211.32	27,197.01	36,481.71	6,696.51	12,308.34	29,955.41	108,370.92
Utilidad Antes de Provisiones	12,845.84	3,107.30	6,577.89	494.03	190.99	3,491.63	6,844.60	-2,200.71	104,143.97
Utilidad del Periodo	8,655.92	2,815.79	5,254.31	-1,954.06	-15,600.66	2,241.63	120.76	-40,674.55	6,934.81
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	7,222.49	9,566.89	16,074.07	23,625.79	21,720.05	26,406.62	38,446.90	46,236.31	134,168.98
Total Provisiones Para Préstamos	6,431.47	6,602.73	7,968.76	7,411.26	15,757.19	16,979.26	22,277.08	36,819.78	60,761.53
Préstamos Vencidos / Préstamos Totales (%)	1.24	1.51	2.37	3.36	3.10	3.72	5.52	7.16	12.71
Provisiones / Préstamos Vencidos (%)	89.05	69.02	49.58	31.37	72.55	64.30	57.94	79.63	45.29
Provisiones para Préstamos / Préstamos Totales (%)	1.11	1.04	1.17	1.05	2.25	2.40	3.20	5.70	5.76
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	7.58	7.64	7.60	6.83	6.23	6.83	6.81	7.10	11.91
Patrimonio / Activos Generadores de Ing. (%)	9.81	10.45	9.94	9.28	8.44	8.72	8.52	9.28	15.57
Patrimonio / Préstamos Totales (%)	11.99	12.26	11.59	10.29	8.67	8.91	8.63	9.34	15.84
Indice de Adecuacion de Capital	12.20	11.43	11.63	10.37	12.40	9.86	10.08	10.04	14.70
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	23.09	28.47	24.25	27.16	25.04	17.41	15.34	21.44	17.36
Activos Líquidos / Activos Totales (%)	16.75	21.55	18.94	21.60	20.47	15.10	13.36	17.75	13.79
Activos Líquidos + Inversiones / Depósitos Totales (%)	42.44	42.77	38.27	36.24	27.44	19.36	16.57	22.00	19.01
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.32	1.67	1.45	-0.36	-2.18	1.22	0.03	-7.58	0.77
Utilidad Neta / Total de Activos (Promedio) (%)	1.02	1.25	1.12	-0.27	-1.65	0.92	0.03	-5.68	0.58
Utilidad Neta / Patrimonio Total (Promedio) (%)	12.99	16.07	14.77	-3.76	-23.95	12.72	0.35	-81.73	6.09
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.61	9.59	9.13	9.30	9.52	8.29	7.63	7.73	17.84
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.93	6.89	6.53	6.62	6.83	5.33	4.79	4.68	6.02
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.68	2.70	2.59	2.69	2.70	2.96	2.84	3.06	11.82



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Egresos Generales / Ingresos de Operaciones (%)	61.66	63.71	63.02	98.22	99.48	65.73	64.26	107.93	50.99
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.45	2.39	2.31	2.37	2.44	2.59	2.27	2.12	11.88
PRODUCTIVIDAD									
Número de Empleados	555.00	550.00	528.00	564.00	515.00	412.00	458.00	503.00	945.00
Número de Sucursales	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	19.00
Préstamos / Empleados	1,045.56	1,153.98	1,287.15	1,248.44	1,358.82	1,720.71	1,521.88	1,283.44	1,116.90
Depósitos Totales / Empleados	1,200.80	1,400.59	1,532.18	1,495.67	1,546.86	1,948.83	1,680.13	1,397.90	1,180.08
Utilidad Neta / Empleados	15.60	5.12	9.95	-3.46	-30.29	5.44	0.26	-80.86	7.34
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	18.95	29.75	23.91	23.85	6.14	-9.08	-14.68	-19.92	44.00
Préstamos (%)	19.84	26.15	28.91	28.29	20.59	11.70	2.56	-8.31	50.83
Locales (%)	23.44	24.42	26.77	30.68	23.71	16.23	5.31	-7.20	21.75
Extranjeros (%)	-6.26	43.27	53.68	3.37	-9.19	-27.25	-23.75	-22.99	429.41
Depósitos (%)	23.03	35.74	35.69	34.92	19.53	4.23	-4.88	-16.65	39.99
Locales (%)	22.67	38.08	43.25	42.91	22.76	1.72	-5.02	-14.41	20.24
Extranjeros (%)	18.40	19.71	16.53	17.55	14.71	20.89	-4.32	-24.78	109.94
Patrimonio (%)	9.24	24.76	24.04	9.23	-12.80	-18.76	-23.64	-16.78	175.59
Utilidad Neta (%)	-13.67	27.56	26.62	-131.28	-280.23	-20.39	-97.70	1,981.54	-144.45
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	568,474.97	615,626.97	656,390.82	672,353.74	664,414.44	659,821.58	599,388.79	578,426.79	1,021,157.66
Mención Especial	7,801.49	10,303.51	9,679.08	9,557.28	25,833.97	29,858.94	50,976.36	43,547.02	26,959.05
Subnormal	2,991.98	3,483.57	4,479.61	4,873.24	2,830.79	6,367.00	22,854.97	10,280.72	20,034.63
Dudoso	4,385.85	6,743.18	9,364.28	17,826.09	14,361.63	21,618.73	19,063.86	30,445.51	47,064.71
Irrecuperable	3,065.18	5,133.90	7,672.48	6,918.32	8,108.67	8,245.61	27,014.97	19,690.66	1,017.26
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	7.26	6.84	6.17	5.46	5.76
Resto del País	9.07	9.08	9.10	8.01	7.89	6.71	8.34	7.93	6.97



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Al por Menor	7.00	5.86	7.84	7.84	5.63	7.72	7.40	7.96	5.26
Consumo									
Vivienda Hipotecaria	6.83	6.69	6.61	6.57	6.56	10.77	6.23	4.05	4.06
Prestamo Personal Auto	7.80	7.82	7.81	7.80	7.79	11.02	8.33	8.20	8.13
Prestamo Personal	13.24	12.92	12.40	11.27	11.17	12.43	12.77	12.83	20.01
Tarjeta de Crédito	19.40	18.03	15.95	7.49	7.50	19.31	19.66	19.57	22.40
TASA DE INTERES PASIVA									
Persona Natural	5.23	5.44	5.45	5.50	5.41	5.24	5.03	0.00	5.15
Persona Juridica	5.70	5.81	5.78	5.81	5.72	5.58	5.25	0.00	5.48