



**Citibank, N.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	584,364.69	721,910.95	687,405.84	774,593.42	817,912.44	957,964.17	872,545.50	720,450.73	787,883.20	
Activos Líquidos	177,718.43	291,947.81	240,213.07	206,951.96	284,413.95	402,453.83	355,599.16	195,093.72	405,409.95	
Total de Préstamos	246,972.41	269,231.77	280,153.56	378,071.13	377,050.10	409,099.30	378,980.56	380,948.05	246,773.44	
Locales	245,203.33	266,765.58	278,773.15	374,453.16	375,384.03	404,773.89	378,552.17	380,735.61	246,773.44	
Extranjeros	1,769.08	2,466.19	1,380.41	3,617.97	1,666.07	4,325.40	428.39	212.44	0.00	
Total de Inversiones	138,227.47	134,668.92	141,644.06	158,233.48	120,211.48	100,333.53	97,125.48	112,029.28	87,675.81	
Total de Depósitos	517,344.03	646,131.25	625,749.18	706,674.14	739,886.96	859,461.61	768,752.21	625,962.58	660,844.15	
Locales	434,147.68	575,323.89	591,683.43	678,355.98	708,822.20	817,490.71	732,823.04	594,649.46	616,143.06	
Depósitos de Oficiales	40,866.08	45,236.65	45,981.43	45,180.68	45,800.36	43,584.77	41,539.21	42,136.50	40,265.69	
Depósitos de Particulares	272,056.95	346,902.69	335,410.83	333,590.42	336,558.80	469,379.02	452,472.65	383,119.98	501,991.78	
Depósitos de Bancos	161,811.31	228,184.55	210,291.17	299,584.89	326,463.04	304,526.92	238,811.17	169,392.98	73,885.58	
Extranjeros	42,609.68	25,807.36	34,065.75	28,318.16	31,064.76	41,970.90	35,929.17	31,313.12	44,701.09	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	18,087.57	15,024.37	13,942.34	12,844.84	15,900.62	21,003.82	15,633.77	15,983.80	24,651.47	
Depósitos de Bancos	24,522.11	10,782.99	20,123.40	15,473.32	15,164.14	20,967.08	20,295.40	15,329.32	20,049.62	
Patrimonio Total	32,349.55	35,388.21	29,462.91	33,486.25	39,197.18	42,336.54	46,270.00	49,393.60	55,493.91	
PROMEDIO (12 MESES)										
Total de Activos	538,034.39	619,024.64	614,823.10	663,632.88	701,138.57	839,937.56	779,975.67	747,522.07	802,897.82	
Activos Generadores de Ingresos	355,157.23	375,141.07	380,011.55	467,810.78	441,230.73	456,666.76	448,951.83	514,640.97	415,855.41	
Total de Prestamos	251,879.00	260,731.24	267,328.15	322,262.98	312,011.26	339,165.53	329,567.06	379,509.59	311,911.77	
Total de Inversiones	103,278.23	114,409.83	112,683.40	145,547.80	129,219.48	117,501.23	119,384.77	135,131.38	103,943.65	
Patrimonio Total	28,614.24	31,454.43	27,642.04	31,327.51	35,773.36	38,862.38	37,866.46	41,439.93	47,345.54	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	40,352.60	11,404.42	24,085.93	37,419.34	51,142.09	12,739.43	24,378.35	34,521.40	47,922.57	
Egreso de Operaciones	18,683.24	5,509.68	11,619.01	18,584.77	25,583.00	5,341.74	9,209.19	12,027.82	14,113.24	



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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	21,669.36	5,894.74	12,466.92	18,834.58	25,559.08	7,397.69	15,169.16	22,493.58	33,809.33
Otros Ingresos	20,309.59	4,850.99	8,828.72	13,876.85	21,191.52	4,186.30	9,439.70	14,318.25	20,135.83
Ingreso de Operaciones	41,978.96	10,745.73	21,295.64	32,711.43	46,750.60	11,583.99	24,608.86	36,811.83	53,945.16
Egresos Generales	28,294.95	6,543.76	13,620.65	20,554.60	28,792.46	7,953.13	14,912.02	21,568.21	29,865.30
Utilidad Antes de Provisiones	13,684.01	4,201.97	7,674.99	12,156.83	17,958.14	3,630.86	9,696.84	15,243.62	24,079.86
Utilidad del Periodo	12,664.59	3,472.27	6,521.64	10,244.06	15,397.82	2,771.77	7,550.95	11,326.02	19,781.66
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	1,805.78	1,619.16	1,135.94	1,153.16	1,355.42	1,684.56	1,542.98	2,053.87	0.00
Total Provisiones Para Préstamos	3,554.60	3,450.16	3,352.38	3,433.26	3,378.96	3,543.10	3,772.13	4,462.35	1,466.10
Préstamos Vencidos / Préstamos Totales (%)	0.73	0.60	0.41	0.31	0.36	0.41	0.41	0.54	0.00
Provisiones / Préstamos Vencidos (%)	196.85	213.08	295.12	297.73	249.29	210.33	244.47	217.27	0.00
Provisiones para Préstamos / Préstamos Totales (%)	1.44	1.28	1.20	0.91	0.90	0.87	1.00	1.17	0.59
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	5.54	4.90	4.29	4.32	4.79	4.42	5.30	6.86	7.04
Patrimonio / Activos Generadores de Ing. (%)	8.40	8.76	6.99	6.24	7.88	8.31	9.72	10.02	16.59
Patrimonio / Préstamos Totales (%)	13.10	13.14	10.52	8.86	10.40	10.35	12.21	12.97	22.49
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	34.35	45.18	38.39	29.29	38.44	46.83	46.26	31.17	61.35
Activos Líquidos / Activos Totales (%)	30.41	40.44	34.94	26.72	34.77	42.01	40.75	27.08	51.46
Activos Líquidos + Inversiones / Depósitos Totales (%)	61.07	66.03	61.02	51.68	54.69	58.50	58.89	49.06	74.61
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.57	3.70	3.43	2.92	3.49	2.43	3.36	2.93	4.76
Utilidad Neta / Total de Activos (Promedio) (%)	2.35	2.24	2.12	2.06	2.20	1.32	1.94	2.02	2.46
Utilidad Neta / Patrimonio Total (Promedio) (%)	44.26	44.16	47.19	43.60	43.04	28.53	39.88	36.44	41.78
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.36	12.16	12.68	10.67	11.59	11.16	10.86	8.94	11.52
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.26	5.87	6.12	5.30	5.80	4.68	4.10	3.12	3.39
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.10	6.29	6.56	5.37	5.79	6.48	6.76	5.83	8.13
Egresos Generales / Ingresos de Operaciones (%)	67.40	60.90	63.96	62.84	61.59	68.66	60.60	58.59	55.36



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	5.72	5.17	4.65	3.96	4.80	3.67	4.21	3.71	4.84
PRODUCTIVIDAD									
Número de Empleados	251.00	254.00	244.00	208.00	204.00	201.00	206.00	204.00	197.00
Número de Sucursales	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Préstamos / Empleados	983.95	1,059.97	1,148.17	1,817.65	1,848.28	2,035.32	1,839.71	1,867.39	1,252.66
Depósitos Totales / Empleados	2,061.13	2,543.82	2,564.55	3,397.47	3,626.90	4,275.93	3,731.81	3,068.44	3,354.54
Utilidad Neta / Empleados	50.46	13.67	26.73	49.25	75.48	13.79	36.66	55.52	100.41
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	18.84	39.87	26.77	40.15	39.97	32.70	26.93	-6.99	-3.67
Préstamos (%)	-3.82	6.74	10.08	41.89	52.67	51.95	35.28	0.76	-34.55
Locales (%)	-4.51	8.13	9.61	40.53	53.09	51.73	35.79	1.68	-34.26
Extranjeros (%)	0.00	-55.33	677.86	0.00	-5.82	75.39	-68.97	-94.13	0.00
Depósitos (%)	19.00	40.65	26.65	41.87	43.02	33.02	22.85	-11.42	-10.68
Locales (%)	17.67	67.31	60.74	73.51	63.27	42.09	23.85	-12.34	-13.08
Extranjeros (%)	-35.25	-65.56	-60.10	-57.46	-27.09	62.63	5.47	10.58	43.90
Patrimonio (%)	30.03	28.59	14.10	14.80	21.17	19.63	57.04	47.50	41.58
Utilidad Neta (%)	39.04	42.98	-5.86	3.01	21.58	-20.17	15.78	10.56	28.47
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	217,446.02	231,262.97	240,691.79	337,510.22	348,395.09	361,163.85	315,267.80	319,425.10	202,266.48
Mención Especial	25,483.02	38,454.63	37,937.94	38,897.22	28,431.40	47,681.55	63,172.45	61,306.62	45,973.06
Subnormal	5,284.75	800.14	2,675.71	2,906.06	958.62	891.22	1,283.21	1,239.47	0.00
Dudoso	2,288.46	2,139.43	2,175.74	2,166.14	2,619.18	2,905.78	3,029.23	3,439.21	0.00
Irrecuperable	24.76	24.76	24.76	24.76	24.76	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	7.05	7.06	7.11	7.06	6.66	5.06	4.51	4.84	5.31
Resto del País	6.46	6.70	6.50	6.80	6.63	5.23	5.11	4.81	4.98
Al por Menor	7.00	6.99	7.52	7.52	7.59	6.17	5.84	6.03	6.68



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Consumo									
Vivienda Hipotecaria	5.80	5.80	6.50	5.67	5.67	5.50	5.50	5.50	0.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	20.43	20.45	20.45	20.45	20.46	16.88	20.98	20.99	0.00
Tarjeta de Crédito	20.48	20.49	20.48	20.48	20.47	16.89	20.99	20.99	0.00
TASA DE INTERES PASIVA									
Persona Natural	1.89	1.88	1.60	1.33	1.33	1.33	1.33	0.00	0.00
Persona Juridica	4.52	4.66	4.66	4.68	4.40	3.02	2.59	0.00	2.02