



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

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	974,740.31	925,609.16	883,919.06	849,469.74	1,403,622.93	1,424,776.18	1,272,738.14	1,324,696.28	1,193,135.19	
Activos Líquidos	199,509.90	139,809.56	118,073.32	150,773.49	193,608.52	270,949.76	213,393.52	324,277.44	281,946.76	
Total de Préstamos	699,792.31	708,932.60	697,021.88	645,570.92	1,055,471.78	985,375.99	938,587.34	882,276.54	833,278.29	
Locales	649,880.65	660,752.78	647,961.02	607,322.72	791,234.79	750,401.65	710,814.21	666,644.90	623,309.55	
Extranjeros	49,911.66	48,179.82	49,060.85	38,248.19	264,236.99	234,974.34	227,773.13	215,631.64	209,968.74	
Total de Inversiones	19,118.00	15,625.49	9,443.90	3,899.26	18,422.95	18,740.42	28,596.66	29,198.20	19,167.01	
Total de Depósitos	796,632.63	802,918.50	769,497.42	703,143.16	1,115,174.54	1,125,842.12	982,973.26	1,045,552.36	969,301.48	
Locales	621,246.02	603,905.83	614,766.93	566,402.33	746,975.96	797,495.03	676,556.96	770,009.34	731,338.81	
Depósitos de Oficiales	12,000.00	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	605,094.35	568,988.03	573,303.31	533,103.61	668,056.18	621,691.95	546,927.59	669,733.93	644,723.00	
Depósitos de Bancos	4,151.67	22,917.80	29,463.62	21,298.72	66,919.78	163,803.08	117,629.37	88,275.41	74,615.81	
Extranjeros	175,386.61	199,012.67	154,730.49	136,740.83	368,198.58	328,347.10	306,416.31	275,543.02	237,962.67	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	172,799.86	145,447.39	112,461.52	95,890.22	258,393.42	223,020.34	183,208.95	175,378.44	172,565.37	
Depósitos de Bancos	2,586.75	53,565.27	42,268.98	40,850.61	109,805.16	105,326.75	123,207.36	100,164.58	65,397.30	
Patrimonio Total	60,683.23	63,201.02	60,162.96	60,279.86	167,235.74	169,911.90	174,475.11	168,463.74	133,123.11	
PROMEDIO (12 MESES)										
Total de Activos	946,533.27	971,829.07	959,981.16	955,096.42	1,189,181.62	1,175,192.67	1,078,328.60	1,087,083.01	1,298,379.06	
Activos Generadores de Ingresos	714,082.02	734,682.72	749,750.38	715,061.76	896,402.52	864,337.25	836,824.88	780,472.46	963,170.01	
Total de Prestamos	640,040.15	671,810.50	688,319.69	674,844.16	877,632.04	847,154.29	817,804.61	763,923.73	944,375.03	
Total de Inversiones	74,041.87	62,872.22	61,430.68	40,217.59	18,770.47	17,182.95	19,020.28	16,548.73	18,794.98	
Patrimonio Total	65,135.19	70,498.37	69,475.56	66,358.52	113,959.49	116,556.46	117,319.04	114,371.80	150,179.42	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	67,991.62	15,218.34	28,599.03	41,465.16	159,939.33	37,471.41	72,266.11	101,309.05	132,115.74	
Egreso de Operaciones	48,738.23	9,789.67	17,943.45	25,077.21	53,943.38	9,564.48	18,148.29	26,962.08	36,177.04	



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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	19,253.39	5,428.68	10,655.58	16,387.94	105,995.95	27,906.93	54,117.83	74,346.97	95,938.70
Otros Ingresos	17,419.31	4,759.46	8,497.36	11,366.76	106,518.94	18,314.98	31,940.32	44,718.59	77,843.08
Ingreso de Operaciones	36,672.70	10,188.14	19,152.94	27,754.70	212,514.89	46,221.91	86,058.15	119,065.55	173,781.78
Egresos Generales	36,481.71	6,696.51	12,308.34	29,955.41	108,370.92	24,308.26	56,264.63	62,184.06	135,228.90
Utilidad Antes de Provisiones	190.99	3,491.63	6,844.60	-2,200.71	104,143.97	21,913.65	29,793.52	56,881.49	38,552.88
Utilidad del Periodo	-15,600.66	2,241.63	120.76	-40,674.55	6,934.81	2,508.62	7,205.77	-749.61	-39,246.79
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	21,720.05	26,406.62	38,446.90	46,236.31	134,168.98	89,143.89	70,552.67	66,820.06	56,963.29
Total Provisiones Para Préstamos	15,757.19	16,979.26	22,277.08	36,819.78	60,761.53	65,776.88	38,494.70	36,166.57	41,500.87
Préstamos Vencidos / Préstamos Totales (%)	3.10	3.72	5.52	7.16	12.71	9.05	7.52	7.57	6.84
Provisiones / Préstamos Vencidos (%)	72.55	64.30	57.94	79.63	45.29	73.79	54.56	54.13	72.86
Provisiones Para Préstamos / Préstamos Totales (%)	2.25	2.40	3.20	5.70	5.76	6.68	4.10	4.10	4.98
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	6.23	6.83	6.81	7.10	11.91	11.93	13.71	12.72	11.16
Patrimonio / Activos Generadores de Ing. (%)	8.44	8.72	8.52	9.28	15.57	16.92	18.04	18.48	15.62
Patrimonio / Préstamos Totales (%)	8.67	8.91	8.63	9.34	15.84	17.24	18.59	19.09	15.98
Indice de Adecuacion de Capital	0.00	0.00	0.00	0.00	0.00	14.50	16.10	15.99	13.77
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	25.04	17.41	15.34	21.44	17.36	24.07	21.71	31.01	29.09
Activos Líquidos / Activos Totales (%)	20.47	15.10	13.36	17.75	13.79	19.02	16.77	24.48	23.63
Activos Líquidos + Inversiones / Depósitos Totales (%)	27.44	19.36	16.57	22.00	19.01	25.73	24.62	33.81	31.07
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-2.18	1.22	0.03	-7.58	0.77	1.16	1.72	-0.13	-4.07
Utilidad Neta / Total de Activos (Promedio) (%)	-1.65	0.92	0.03	-5.68	0.58	0.85	1.34	-0.09	-3.02
Utilidad Neta / Patrimonio Total (Promedio) (%)	-23.95	12.72	0.35	-81.73	6.09	8.61	12.28	-0.87	-26.13
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.52	8.29	7.63	7.73	17.84	17.34	17.27	17.31	13.72
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.83	5.33	4.79	4.68	6.02	4.43	4.34	4.61	3.76



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.70	2.96	2.84	3.06	11.82	12.91	12.93	12.70	9.96
Egresos Generales / Ingresos de Operaciones (%)	99.48	65.73	64.26	107.93	50.99	52.59	65.38	52.23	77.82
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.44	2.59	2.27	2.12	11.88	8.48	7.63	7.64	8.08
PRODUCTIVIDAD									
Número de Empleados	515.00	412.00	458.00	503.00	945.00	893.00	926.00	967.00	990.00
Número de Sucursales	18.00	18.00	18.00	18.00	19.00	0.00	20.00	0.00	0.00
Préstamos / Empleados	1,358.82	1,720.71	1,521.88	1,283.44	1,116.90	1,103.44	1,013.59	912.39	841.70
Depósitos Totales / Empleados	1,546.86	1,948.83	1,680.13	1,397.90	1,180.08	1,260.74	1,061.53	1,081.23	979.09
Utilidad Neta / Empleados	-30.29	5.44	0.26	-80.86	7.34	2.81	7.78	-0.78	-39.64
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	6.14	-9.08	-14.68	-19.92	44.00	53.93	43.99	55.94	-15.00
Préstamos (%)	20.59	11.70	2.56	-8.31	50.83	38.99	34.66	36.67	-21.05
Locales (%)	23.71	16.23	5.31	-7.20	21.75	13.57	9.70	9.77	-21.22
Extranjeros (%)	-9.19	-27.25	-23.75	-22.99	429.41	387.70	364.27	463.77	-20.54
Depósitos (%)	19.53	4.23	-4.88	-16.65	39.99	40.22	27.74	48.70	-13.08
Locales (%)	22.76	1.72	-5.02	-14.41	20.24	32.06	10.05	35.95	-2.09
Extranjeros (%)	14.71	20.89	-4.32	-24.78	109.94	64.99	98.03	101.51	-35.37
Patrimonio (%)	-12.80	-18.76	-23.64	-16.78	175.59	168.84	190.00	179.47	-20.40
Utilidad Neta (%)	-280.23	-20.39	-97.70	1,981.54	-144.45	11.91	5,867.02	-98.16	-665.94
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	664,414.44	659,821.58	599,388.79	578,426.79	1,021,157.66	833,461.28	811,240.32	766,506.03	723,747.58
Mencion Especial	25,833.97	29,858.94	50,976.36	43,547.02	26,959.05	82,450.11	61,319.42	48,220.87	45,543.96
Subnormal	2,830.79	6,367.00	22,854.97	10,280.72	20,034.63	38,819.17	32,533.03	34,773.90	24,097.67
Dudoso	14,361.63	21,618.73	19,063.86	30,445.51	47,064.71	74,560.45	62,264.26	58,531.95	70,494.09
Irrecuperable	8,108.67	8,245.61	27,014.97	19,690.66	1,017.26	21,861.86	9,725.01	10,410.36	10,895.85
TASA DE INTERES ACTIVA									
Comercio									



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Zona Libre	7.33	7.23	9.16	7.00	9.00	7.71	7.43	7.36	7.93
Resto del País	11.02	8.91	11.99	11.36	9.21	9.30	9.36	9.49	9.86
Al por Menor	6.00	7.33	6.50	6.88	8.40	8.58	8.73	8.16	8.83
Consumo									
Vivienda Hipotecaria	5.16	5.86	5.28	5.16	5.13	6.41	5.17	5.22	5.18
Prestamo Personal Auto	7.80	9.12	9.10	9.00	9.16	9.33	8.97	8.97	8.88
Prestamo Personal	10.23	9.15	10.19	10.01	9.26	9.37	10.47	9.27	9.54
Tarjeta de Crédito	8.92	21.76	21.76	21.51	23.71	21.50	22.27	22.67	21.92
TASA DE INTERES PASIVA									
Persona Natural	5.41	5.24	5.03	4.82	5.15	5.02	5.12	5.08	4.94
Persona Juridica	5.72	5.58	5.25	5.10	5.48	5.37	5.44	5.39	5.38