



**Citibank, N.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	
<b>BALANCE DE SITUACION</b>										
Total de Activos	817,912.44	957,964.17	872,545.50	720,450.73	787,883.20	780,708.81	761,536.20	741,136.80	720,874.13	
Activos Líquidos	284,413.95	402,453.83	355,599.16	195,093.72	405,409.95	416,922.29	344,749.47	321,749.05	342,402.28	
Total de Préstamos	377,050.10	409,099.30	378,980.56	380,948.05	246,773.44	252,165.54	252,520.05	233,854.03	252,443.02	
Locales	375,384.03	404,773.89	378,552.17	380,735.61	246,773.44	249,964.82	252,302.22	233,854.03	252,443.02	
Extranjeros	1,666.07	4,325.40	428.39	212.44	0.00	2,200.72	217.83	0.00	0.00	
Total de Inversiones	120,211.48	100,333.53	97,125.48	112,029.28	87,675.81	66,113.27	123,501.60	135,264.79	77,454.81	
Total de Depósitos	739,886.96	859,461.61	768,752.21	625,962.58	660,844.15	653,360.14	645,483.33	598,552.41	610,295.59	
Locales	708,822.20	817,490.71	732,823.04	594,649.46	616,143.06	617,241.43	607,379.44	572,051.41	592,149.54	
Depósitos de Oficiales	45,800.36	43,584.77	41,539.21	42,136.50	40,265.69	41,942.54	476.49	747.67	1,414.59	
Depósitos de Particulares	336,558.80	469,379.02	452,472.65	383,119.98	501,991.78	458,148.05	459,188.06	462,979.00	451,816.06	
Depósitos de Bancos	326,463.04	304,526.92	238,811.17	169,392.98	73,885.58	117,150.84	147,714.89	108,324.74	138,918.89	
Extranjeros	31,064.76	41,970.90	35,929.17	31,313.12	44,701.09	36,118.71	38,103.89	26,501.01	18,146.04	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	15,900.62	21,003.82	15,633.77	15,983.80	24,651.47	21,086.60	18,062.41	16,448.95	18,118.03	
Depósitos de Bancos	15,164.14	20,967.08	20,295.40	15,329.32	20,049.62	15,032.11	20,041.48	10,052.06	28.01	
Patrimonio Total	39,197.18	42,336.54	46,270.00	49,393.60	55,493.91	59,707.59	69,662.70	69,479.49	63,260.62	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	701,138.57	839,937.56	779,975.67	747,522.07	802,897.82	869,336.49	817,040.85	730,793.77	754,378.67	
Activos Generadores de Ingresos	441,230.73	456,666.76	448,951.83	514,640.97	415,855.41	413,855.82	426,063.85	431,048.07	332,173.54	
Total de Prestamos	312,011.26	339,165.53	329,567.06	379,509.59	311,911.77	330,632.42	315,750.31	307,401.04	249,608.23	
Total de Inversiones	129,219.48	117,501.23	119,384.77	135,131.38	103,943.65	83,223.40	110,313.54	123,647.03	82,565.31	
Patrimonio Total	35,773.36	38,862.38	37,866.46	41,439.93	47,345.54	51,022.07	57,966.35	59,436.55	59,377.26	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	51,142.09	12,739.43	24,378.35	34,521.40	47,922.57	6,577.02	13,222.01	19,439.76	25,210.08	
Egreso de Operaciones	25,583.00	5,341.74	9,209.19	12,027.82	14,113.24	1,453.95	2,470.42	3,777.68	4,650.14	



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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	25,559.08	7,397.69	15,169.16	22,493.58	33,809.33	5,123.07	10,751.59	15,662.08	20,559.94
Otros Ingresos	21,191.52	4,186.30	9,439.70	14,318.25	20,135.83	4,382.45	6,623.23	9,042.29	11,166.09
Ingreso de Operaciones	46,750.60	11,583.99	24,608.86	36,811.83	53,945.16	9,505.52	17,374.82	24,704.37	31,726.03
Egresos Generales	28,792.46	7,953.13	14,912.02	21,568.21	29,865.30	5,827.61	11,956.05	19,600.57	24,550.66
Utilidad Antes de Provisiones	17,958.14	3,630.86	9,696.84	15,243.62	24,079.86	3,677.91	5,418.77	5,103.80	7,175.37
Utilidad del Periodo	15,397.82	2,771.77	7,550.95	11,326.02	19,781.66	2,321.39	3,812.25	2,898.28	4,906.85
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	1,355.42	1,684.56	1,542.98	2,053.87	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	3,378.96	3,543.10	3,772.13	4,462.35	1,466.10	2,570.89	2,618.80	2,400.85	2,550.80
Préstamos Vencidos / Préstamos Totales (%)	0.36	0.41	0.41	0.54	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	249.29	210.33	244.47	217.27	0.00	0.00	0.00	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	0.90	0.87	1.00	1.17	0.59	1.02	1.04	1.03	1.01
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	4.79	4.42	5.30	6.86	7.04	7.65	9.15	9.37	8.78
Patrimonio / Activos Generadores de Ing. (%)	7.88	8.31	9.72	10.02	16.59	18.76	18.53	18.82	19.18
Patrimonio / Préstamos Totales (%)	10.40	10.35	12.21	12.97	22.49	23.68	27.59	29.71	25.06
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	38.44	46.83	46.26	31.17	61.35	63.81	53.41	53.75	56.10
Activos Líquidos / Activos Totales (%)	34.77	42.01	40.75	27.08	51.46	53.40	45.27	43.41	47.50
Activos Líquidos + Inversiones / Depósitos Totales (%)	54.69	58.50	58.89	49.06	74.61	73.93	72.54	76.35	68.80
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.49	2.43	3.36	2.93	4.76	2.24	1.79	0.90	1.48
Utilidad Neta / Total de Activos (Promedio) (%)	2.20	1.32	1.94	2.02	2.46	1.07	0.93	0.53	0.65
Utilidad Neta / Patrimonio Total (Promedio) (%)	43.04	28.53	39.88	36.44	41.78	18.20	13.15	6.50	8.26
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.59	11.16	10.86	8.94	11.52	6.36	6.21	6.01	7.59
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.80	4.68	4.10	3.12	3.39	1.41	1.16	1.17	1.40
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.79	6.48	6.76	5.83	8.13	4.95	5.05	4.84	6.19



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Egresos Generales / Ingresos de Operaciones (%)	61.59	68.66	60.60	58.59	55.36	61.31	68.81	79.34	77.38
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	4.80	3.67	4.21	3.71	4.84	4.24	3.11	2.80	3.36
<b>PRODUCTIVIDAD</b>									
Número de Empleados	204.00	201.00	206.00	204.00	197.00	182.00	145.00	144.00	139.00
Número de Sucursales	4.00	4.00	4.00	4.00	4.00	0.00	3.00	0.00	0.00
Préstamos / Empleados	1,848.28	2,035.32	1,839.71	1,867.39	1,252.66	1,385.52	1,741.52	1,623.99	1,816.14
Depósitos Totales / Empleados	3,626.90	4,275.93	3,731.81	3,068.44	3,354.54	3,589.89	4,451.61	4,156.61	4,390.62
Utilidad Neta / Empleados	75.48	13.79	36.66	55.52	100.41	12.75	26.29	20.13	35.30
<b>TASA DE CRECIMIENTO (12 MESES)</b>									
Activos (%)	39.97	32.70	26.93	-6.99	-3.67	-18.50	-12.72	2.87	-8.50
Préstamos (%)	52.67	51.95	35.28	0.76	-34.55	-38.36	-33.37	-38.61	2.30
Locales (%)	53.09	51.73	35.79	1.68	-34.26	-38.25	-33.35	-38.58	2.30
Extranjeros (%)	-5.82	75.39	-68.97	-94.13	0.00	-49.12	-49.15	0.00	0.00
Depósitos (%)	43.02	33.02	22.85	-11.42	-10.68	-23.98	-16.03	-4.38	-7.65
Locales (%)	63.27	42.09	23.85	-12.34	-13.08	-24.50	-17.12	-3.80	-3.89
Extranjeros (%)	-27.09	62.63	5.47	10.58	43.90	-13.94	6.05	-15.37	-59.41
Patrimonio (%)	21.17	19.63	57.04	47.50	41.58	41.03	50.56	40.66	14.00
Utilidad Neta (%)	21.58	-20.17	15.78	10.56	28.47	-16.25	-49.51	-74.41	-75.19
<b>CLASIFICACION PRESTAMOS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	348,395.09	361,163.85	315,267.80	319,425.10	202,266.48	198,755.31	201,093.89	135,223.68	173,069.06
Mencion Especial	28,431.40	47,681.55	63,172.45	61,306.62	45,973.06	55,940.06	54,044.96	101,031.20	81,924.76
Subnormal	958.62	891.22	1,283.21	1,239.47	0.00	41.06	0.00	0.00	0.00
Dudoso	2,619.18	2,905.78	3,029.23	3,439.21	0.00	0.00	0.00	0.00	0.00
Irrecuperable	24.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TASA DE INTERES ACTIVA</b>									
Comercio									
Zona Libre	6.20	5.44	4.44	5.00	5.20	5.80	5.80	5.40	4.25



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Resto del País	7.00	5.75	8.57	5.60	5.33	6.67	6.67	6.00	4.67
Al por Menor	7.40	6.50	6.20	5.83	5.75	5.33	4.75	4.75	5.80
Consumo									
Vivienda Hipotecaria	5.50	5.00	5.00	5.50	0.00	0.00	0.00	0.00	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	7.75	8.80	6.50	7.20	0.00	0.00	0.00	0.00	0.00
Tarjeta de Crédito	20.60	17.60	21.00	21.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	1.33	1.33	1.33	1.33	1.33	1.00	1.00	1.00	2.25
Persona Juridica	4.40	3.02	2.59	2.42	2.02	2.06	1.80	1.59	1.25