

CITIBANK, N.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	787,883.20	780,708.81	761,536.20	741,175.10	731,537.90	864,085.51	810,645.85	873,890.41	830,125.64
ACTIVOS LIQUIDOS	405,409.95	416,922.29	344,749.47	321,749.05	333,769.44	474,023.39	419,992.17	418,348.03	419,460.60
TOTAL DE PRESTAMOS	246,773.44	252,165.54	252,520.05	233,892.33	251,443.82	204,255.72	226,410.40	238,931.42	219,257.01
LOCALES	246,773.44	249,964.82	252,302.22	233,892.33	251,443.82	204,255.72	226,410.40	238,931.42	218,312.32
EXTRANJEROS	0.00	2,200.72	217.83	0.00	0.00	0.00	0.00	0.00	944.69
TOTAL DE INVERSIONES	87,675.81	66,113.27	123,501.60	135,264.79	78,151.96	145,262.38	121,648.63	164,591.94	158,528.77
TOTAL DE DEPOSITOS	660,844.15	653,360.14	645,483.33	598,552.41	609,663.27	737,074.03	684,515.00	730,499.43	699,367.12
LOCALES	616,143.06	617,241.43	607,379.44	572,051.41	591,517.23	716,711.13	674,234.77	702,463.68	683,197.03
DEPOSITOS DE OFICIALES	40,265.69	41,942.54	476.49	747.67	1,414.59	3,615.02	825.18	215.94	197.21
DEPOSITOS DE PARTICULARES	501,991.78	458,148.05	459,188.06	462,979.00	451,816.06	583,820.43	535,109.85	560,277.63	624,913.36
DEPOSITOS DE BANCOS	73,885.58	117,150.84	147,714.89	108,324.74	138,286.57	129,275.69	138,299.75	141,970.12	58,086.46
EXTRANJEROS	44,701.09	36,118.71	38,103.89	26,501.01	18,146.04	20,362.90	10,280.23	28,035.75	16,170.09
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	24,651.47	21,086.60	18,062.41	16,448.95	18,118.03	19,829.23	9,733.85	7,963.10	15,799.95
DEPOSITOS DE BANCOS	20,049.62	15,032.11	20,041.48	10,052.06	28.01	533.66	546.39	20,072.65	370.13
PATRIMONIO TOTAL	55,493.91	59,707.59	69,662.70	66,932.34	67,973.86	67,083.51	74,050.80	79,974.61	83,932.78
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	802,897.82	869,336.49	817,040.85	730,812.91	759,710.55	822,397.16	786,091.03	807,532.75	780,831.77
ACTIVOS GENERADORES DE INGRESOS	415,855.41	413,855.82	426,063.85	431,067.22	332,022.51	333,898.46	362,040.34	386,340.24	353,690.78
TOTAL DE PRESTAMOS	311,911.77	330,632.42	315,750.31	307,420.19	249,108.63	228,210.63	239,465.23	236,411.88	235,350.41
TOTAL DE INVERSIONES	103,943.65	83,223.40	110,313.54	123,647.03	82,913.89	105,687.83	122,575.12	149,928.37	118,340.36
PATRIMONIO TOTAL	47,345.54	51,022.07	57,966.35	58,162.97	61,733.88	63,395.55	71,856.75	73,453.48	75,953.32
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	47,922.57	6,577.02	13,222.01	19,439.76	25,210.08	5,339.37	9,103.47	17,671.53	23,854.13
EGRESOS DE OPERACIONES	14,113.24	1,453.95	2,470.42	3,777.68	4,650.14	684.05	1,257.99	1,868.45	2,532.81
INGRESO NETO DE INTERESES	33,809.33	5,123.07	10,751.59	15,662.08	20,559.94	4,655.32	7,845.49	15,803.07	21,321.31

CITIBANK, N.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	20,135.83	4,382.45	6,623.23	9,042.29	11,167.29	2,266.35	4,746.18	8,865.72	13,154.26
INGRESO DE OPERACIONES	53,945.16	9,505.52	17,374.82	24,704.37	31,727.23	6,921.67	12,591.67	24,668.80	34,475.57
EGRESOS GENERALES	29,865.30	5,827.61	11,956.05	19,600.57	25,315.72	2,523.71	7,069.21	13,793.01	21,779.20
UTILIDAD ANTES DE PROVISIONES	24,079.86	3,677.91	5,418.77	5,103.80	6,411.51	4,397.97	5,522.46	10,875.78	12,696.37
UTILIDAD DEL PERIODO	19,781.66	2,321.39	3,812.25	351.13	1,301.99	3,460.97	4,894.20	9,904.43	14,079.78
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,985.01	2,136.77
TOTAL PROVISIONES PARA PRESTAMOS	1,466.10	2,570.89	2,618.80	2,362.55	3,550.00	5,050.87	3,614.20	3,614.20	3,614.20
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.83	0.97
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	182.07	169.14
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.59	1.02	1.04	1.01	1.41	2.47	1.60	1.51	1.65
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.04	7.65	9.15	9.03	9.29	7.76	9.13	9.15	10.11
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.59	18.76	18.53	18.13	20.62	19.19	21.28	19.82	22.22
PATRIMONIO / PRESTAMOS TOTALES (%)	22.49	23.68	27.59	28.62	27.03	32.84	32.71	33.47	38.28
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	61.35	63.81	53.41	53.75	54.75	64.31	61.36	57.27	59.98
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	51.46	53.40	45.27	43.41	45.63	54.86	51.81	47.87	50.53
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	74.61	73.93	72.54	76.35	67.57	84.02	79.13	79.80	82.64
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.76	2.24	1.79	0.11	0.39	4.15	2.70	3.42	3.98
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.46	1.07	0.93	0.06	0.17	1.68	1.25	1.64	1.80
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	41.78	18.20	13.15	0.80	2.11	21.84	13.62	17.98	18.54
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.52	6.36	6.21	6.01	7.59	6.40	5.03	6.10	6.74
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.39	1.41	1.16	1.17	1.40	0.82	0.69	0.64	0.72
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	8.13	4.95	5.05	4.84	6.19	5.58	4.33	5.45	6.03

CITIBANK, N.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ZONA LIBRE	5.42	5.94	6.14	5.67	4.69	4.43	3.86	3.72	3.56
RESTO DEL PAIS	5.05	6.21	6.44	6.16	5.32	5.75	4.94	4.73	4.49
AL POR MENOR	5.67	5.11	4.81	4.58	5.35	5.33	5.26	5.18	4.43
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	1.22	0.92	0.92	0.92	2.31	0.92	0.92	0.79	0.79
PERSONA JURIDICA	1.67	1.51	1.37	1.20	0.92	0.74	0.84	0.39	0.31