

**BANCO CITIBANK (PANAMÁ), S.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                | 1,403,622.93 | 1,424,776.18 | 1,272,738.14 | 1,324,696.28  | 1,192,159.12 | 1,491,661.42 | 1,347,961.66 | 1,291,222.03  | 1,174,835.96 |
| ACTIVOS LIQUIDOS                | 193,608.52   | 270,949.76   | 213,393.52   | 324,277.44    | 277,813.05   | 629,075.08   | 516,155.67   | 476,506.53    | 395,437.78   |
| TOTAL DE PRESTAMOS              | 1,055,471.78 | 985,375.99   | 938,587.34   | 882,276.54    | 825,927.25   | 769,624.86   | 741,942.20   | 729,603.39    | 695,882.82   |
| LOCALES                         | 791,234.79   | 750,401.65   | 710,814.21   | 666,644.90    | 623,309.55   | 598,593.74   | 580,183.55   | 570,098.63    | 548,157.38   |
| EXTRANJEROS                     | 264,236.99   | 234,974.34   | 227,773.13   | 215,631.64    | 202,617.70   | 171,031.13   | 161,758.65   | 159,504.75    | 147,725.44   |
| TOTAL DE INVERSIONES            | 18,422.95    | 18,740.42    | 28,596.66    | 29,198.20     | 19,149.05    | 28,507.74    | 29,022.72    | 29,027.79     | 28,954.09    |
| TOTAL DE DEPOSITOS              | 1,115,174.54 | 1,125,842.12 | 982,973.26   | 1,045,552.36  | 969,301.48   | 1,253,626.17 | 1,124,898.39 | 1,093,828.61  | 981,252.36   |
| LOCALES                         | 746,975.96   | 797,495.03   | 676,556.96   | 770,009.34    | 731,338.81   | 989,179.37   | 874,691.84   | 848,138.48    | 754,002.43   |
| DEPOSITOS DE OFICIALES          | 12,000.00    | 12,000.00    | 12,000.00    | 12,000.00     | 12,000.00    | 16,000.00    | 16,000.00    | 14,833.33     | 14,833.33    |
| DEPOSITOS DE PARTICULARES       | 668,056.18   | 621,691.95   | 546,927.59   | 669,733.93    | 644,723.00   | 673,567.12   | 719,069.22   | 691,953.55    | 596,573.82   |
| DEPOSITOS DE BANCOS             | 66,919.78    | 163,803.08   | 117,629.37   | 88,275.41     | 74,615.81    | 299,612.25   | 139,622.61   | 141,351.59    | 142,595.28   |
| EXTRANJEROS                     | 368,198.58   | 328,347.10   | 306,416.31   | 275,543.02    | 237,962.67   | 264,446.80   | 250,206.56   | 245,690.13    | 227,249.93   |
| DEPOSITOS DE OFICIALES          | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 258,393.42   | 223,020.34   | 183,208.95   | 175,378.44    | 172,565.37   | 170,045.27   | 163,838.83   | 161,609.38    | 175,397.63   |
| DEPOSITOS DE BANCOS             | 109,805.16   | 105,326.75   | 123,207.36   | 100,164.58    | 65,397.30    | 94,401.53    | 86,367.72    | 84,080.75     | 51,852.31    |
| PATRIMONIO TOTAL                | 167,235.74   | 169,911.90   | 174,475.11   | 168,463.74    | 133,512.02   | 140,570.50   | 137,484.95   | 140,614.82    | 136,717.87   |
| PROMEDIO (12 MESES)             |              |              |              |               |              |              |              |               |              |
| TOTAL DE ACTIVOS                | 1,189,181.62 | 1,175,192.67 | 1,078,328.60 | 1,087,083.01  | 1,297,891.02 | 1,458,218.80 | 1,310,349.90 | 1,307,959.16  | 1,183,497.54 |
| ACTIVOS GENERADORES DE INGRESOS | 896,402.52   | 864,337.25   | 836,824.88   | 780,472.46    | 959,485.51   | 901,124.50   | 869,074.46   | 835,052.96    | 784,956.60   |
| TOTAL DE PRESTAMOS              | 877,632.04   | 847,154.29   | 817,804.61   | 763,923.73    | 940,699.51   | 877,500.42   | 840,264.77   | 805,939.96    | 760,905.03   |
| TOTAL DE INVERSIONES            | 18,770.47    | 17,182.95    | 19,020.28    | 16,548.73     | 18,786.00    | 23,624.08    | 28,809.69    | 29,112.99     | 24,051.57    |
| PATRIMONIO TOTAL                | 113,959.49   | 116,556.46   | 117,319.04   | 114,371.80    | 150,373.88   | 155,241.20   | 155,980.03   | 154,539.28    | 135,114.94   |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |              |              |               |              |              |              |               |              |
| INGRESOS POR INTERESES          | 159,939.33   | 37,471.41    | 72,266.11    | 101,309.05    | 132,115.74   | 27,936.90    | 55,693.49    | 82,331.33     | 110,613.40   |
| EGRESOS DE OPERACIONES          | 53,943.38    | 9,564.48     | 18,148.29    | 26,962.08     | 36,177.04    | 8,731.60     | 17,455.29    | 25,875.26     | 33,636.62    |
| INGRESO NETO DE INTERESES       | 105,995.95   | 27,906.93    | 54,117.83    | 74,346.97     | 95,938.70    | 19,205.29    | 38,238.20    | 56,456.07     | 76,976.78    |

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|---|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
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| OTROS INGRESOS  | 106,518.94   | 18,314.98   | 31,940.32    | 44,718.59     | 79,397.99    | 19,297.73   | 35,698.64    | 63,916.38     | 101,025.28   |
| INGRESO DE OPERACIONES  | 212,514.89   | 46,221.91   | 86,058.15    | 119,065.55    | 175,336.69   | 38,503.02   | 73,936.84    | 120,372.45    | 178,002.06   |
| EGRESOS GENERALES   | 108,370.92   | 24,308.26   | 56,264.63    | 62,184.06     | 128,872.19   | 30,774.00   | 57,392.76    | 91,839.14     | 147,376.08   |
| UTILIDAD ANTES DE PROVISIONES   | 104,143.97   | 21,913.65   | 29,793.52    | 56,881.49     | 46,464.50    | 7,729.02    | 16,544.08    | 28,533.32     | 30,625.98    |
| UTILIDAD DEL PERIODO  | 6,934.81     | 2,508.62    | 7,205.77     | (749.61)      | (38,686.20)  | 4,897.71    | 3,549.98     | 6,783.56      | 2,711.82     |
| <b>CALIDAD DE ACTIVOS</b>   |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 134,168.98   | 89,143.89   | 70,552.67    | 66,820.06     | 56,963.29    | 48,836.09   | 46,081.79    | 44,122.78     | 46,753.36    |
| TOTAL PROVISIONES PARA PRESTAMOS  | 60,761.53    | 65,776.88   | 38,494.70    | 36,166.57     | 48,851.91    | 33,492.37   | 35,808.66    | 32,100.71     | 32,899.41    |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 12.71        | 9.05        | 7.52         | 7.57          | 6.90         | 6.35        | 6.21         | 6.05          | 6.72         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 45.29        | 73.79       | 54.56        | 54.13         | 85.76        | 68.58       | 77.71        | 72.75         | 70.37        |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 5.76         | 6.68        | 4.10         | 4.10          | 5.91         | 4.35        | 4.83         | 4.40          | 4.73         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 11.91        | 11.93       | 13.71        | 12.72         | 11.20        | 9.42        | 10.20        | 10.89         | 11.64        |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 15.57        | 16.92       | 18.04        | 18.48         | 15.80        | 17.61       | 17.83        | 18.54         | 18.86        |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 15.84        | 17.24       | 18.59        | 19.09         | 16.17        | 18.26       | 18.53        | 19.27         | 19.65        |
| INDICE DE ADECUACION DE CAPITAL   | 15.51        | 14.49       | 16.08        | 15.99         | 13.43        | 14.04       | 14.74        | 16.12         | 16.19        |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 17.36        | 24.07       | 21.71        | 31.01         | 28.66        | 50.18       | 45.88        | 43.56         | 40.30        |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 13.79        | 19.02       | 16.77        | 24.48         | 23.30        | 42.17       | 38.29        | 36.90         | 33.66        |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 19.01        | 25.73       | 24.62        | 33.81         | 30.64        | 52.45       | 48.46        | 46.22         | 43.25        |
| <b>RENTABILIDAD</b>   |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 0.77         | 1.16        | 1.72         | (0.13)        | (4.03)       | 2.17        | 0.82         | 1.08          | 0.35         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | 0.58         | 0.85        | 1.34         | (0.09)        | (2.98)       | 1.34        | 0.54         | 0.69          | 0.23         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | 6.09         | 8.61        | 12.28        | (0.87)        | (25.73)      | 12.62       | 4.55         | 5.85          | 2.01         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 17.84        | 17.34       | 17.27        | 17.31         | 13.77        | 12.40       | 12.82        | 13.15         | 14.09        |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 6.02         | 4.43        | 4.34         | 4.61          | 3.77         | 3.88        | 4.02         | 4.13          | 4.29         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 11.82        | 12.91       | 12.93        | 12.70         | 10.00        | 8.53        | 8.80         | 9.01          | 9.81         |



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| ZONA LIBRE             | 8.91         | 7.73        | 7.42         | 7.17          | 7.82         | 7.56        | 6.73         | 7.61          | 7.58         |
| RESTO DEL PAIS         | 9.18         | 9.29        | 9.33         | 9.30          | 9.65         | 9.83        | 9.47         | 9.87          | 9.48         |
| AL POR MENOR           | 8.32         | 8.60        | 8.66         | 8.16          | 8.85         | 9.10        | 7.95         | 7.63          | 7.78         |
| CONSUMO                |              |             |              |               |              |             |              |               |              |
| VIVIENDA HIPOTECARIA   | 4.91         | 5.08        | 4.97         | 5.04          | 4.91         | 4.83        | 4.46         | 4.92          | 4.89         |
| PRESTAMO PERSONAL AUTO | 8.98         | 9.28        | 8.84         | 8.89          | 8.78         | 8.67        | 8.61         | 8.81          | 8.71         |
| PRESTAMO PERSONAL      | 9.27         | 10.69       | 10.85        | 9.71          | 9.91         | 10.81       | 11.08        | 11.02         | 10.91        |
| TARJETA DE CREDITO     | 23.67        | 21.53       | 21.78        | 22.69         | 21.82        | 20.92       | 21.66        | 18.40         | 19.64        |
| TASA DE INTERES PASIVA |              |             |              |               |              |             |              |               |              |
| PERSONA NATURAL        | 4.80         | 4.48        | 4.63         | 4.71          | 4.85         | 4.77        | 4.67         | 4.38          | 4.06         |
| PERSONA JURIDICA       | 4.76         | 4.66        | 4.56         | 4.55          | 4.53         | 4.38        | 4.31         | 4.10          | 3.94         |