

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	731,537.90	864,085.51	810,645.85	873,890.41	830,125.64	884,193.31	0.00	0.00	0.00
ACTIVOS LIQUIDOS	333,769.44	474,023.39	419,992.17	418,348.03	419,460.60	420,720.06	0.00	0.00	0.00
TOTAL DE PRESTAMOS	251,443.82	204,255.72	226,410.40	238,931.42	219,257.01	255,045.36	0.00	0.00	0.00
LOCALES	251,443.82	204,255.72	226,410.40	238,931.42	218,312.32	255,043.71	0.00	0.00	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	944.69	1.66	0.00	0.00	0.00
TOTAL DE INVERSIONES	78,151.96	145,262.38	121,648.63	164,591.94	158,528.77	175,101.58	0.00	0.00	0.00
TOTAL DE DEPOSITOS	609,663.27	737,074.03	684,515.00	730,499.43	699,367.12	749,552.66	0.00	0.00	0.00
LOCALES	591,517.23	716,711.13	674,234.77	702,463.68	683,197.03	684,939.41	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	1,414.59	3,615.02	825.18	215.94	197.21	11,988.48	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	451,816.06	583,820.43	535,109.85	560,277.63	624,913.36	651,933.59	0.00	0.00	0.00
DEPOSITOS DE BANCOS	138,286.57	129,275.69	138,299.75	141,970.12	58,086.46	21,017.34	0.00	0.00	0.00
EXTRANJEROS	18,146.04	20,362.90	10,280.23	28,035.75	16,170.09	64,613.25	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	18,118.03	19,829.23	9,733.85	7,963.10	15,799.95	13,782.74	0.00	0.00	0.00
DEPOSITOS DE BANCOS	28.01	533.66	546.39	20,072.65	370.13	50,830.51	0.00	0.00	0.00
PATRIMONIO TOTAL	67,973.86	67,083.51	74,050.80	79,974.61	83,932.78	75,564.03	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	759,710.55	822,397.16	786,091.03	807,532.75	780,831.77	874,139.41	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	332,022.51	333,898.46	362,040.34	386,340.24	353,690.78	389,832.52	0.00	0.00	0.00
TOTAL DE PRESTAMOS	249,108.63	228,210.63	239,465.23	236,411.88	235,350.41	229,650.54	0.00	0.00	0.00
TOTAL DE INVERSIONES	82,913.89	105,687.83	122,575.12	149,928.37	118,340.36	160,181.98	0.00	0.00	0.00
PATRIMONIO TOTAL	61,733.88	63,395.55	71,856.75	73,453.48	75,953.32	71,323.77	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	25,210.08	5,339.37	9,103.47	17,671.53	23,854.13	6,271.39	0.00	0.00	0.00
EGRESOS DE OPERACIONES	4,650.14	684.05	1,257.99	1,868.45	2,532.81	550.06	0.00	0.00	0.00
INGRESO NETO DE INTERESES	20,559.94	4,655.32	7,845.49	15,803.07	21,321.31	5,721.33	0.00	0.00	0.00

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OTROS INGRESOS	11,167.29	2,266.35	4,746.18	8,865.72	13,154.26	6,529.59	0.00	0.00	0.00
INGRESO DE OPERACIONES	31,727.23	6,921.67	12,591.67	24,668.80	34,475.57	12,250.93	0.00	0.00	0.00
EGRESOS GENERALES	25,315.72	2,523.71	7,069.21	13,793.01	21,779.20	6,288.31	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	6,411.51	4,397.97	5,522.46	10,875.78	12,696.37	5,962.62	0.00	0.00	0.00
UTILIDAD DEL PERIODO	1,301.99	3,460.97	4,894.20	9,904.43	14,079.78	5,537.99	0.00	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	1,985.01	2,136.77	2,092.34	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,550.00	5,050.87	3,614.20	3,614.20	3,614.20	3,614.20	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.83	0.97	0.82	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	182.07	169.14	172.73	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.41	2.47	1.60	1.51	1.65	1.42	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.29	7.76	9.13	9.15	10.11	8.55	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	20.62	19.19	21.28	19.82	22.22	17.57	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	27.03	32.84	32.71	33.47	38.28	29.63	0.00	0.00	0.00
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 (%)	54.75	64.31	61.36	57.27	59.98	56.13	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	45.63	54.86	51.81	47.87	50.53	47.58	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	67.57	84.02	79.13	79.80	82.64	79.49	0.00	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.39	4.15	2.70	3.42	3.98	5.68	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.17	1.68	1.25	1.64	1.80	2.53	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	2.11	21.84	13.62	17.98	18.54	31.06	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.59	6.40	5.03	6.10	6.74	6.43	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.40	0.82	0.69	0.64	0.72	0.56	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	6.19	5.58	4.33	5.45	6.03	5.87	0.00	0.00	0.00

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ZONA LIBRE	4.69	4.43	3.86	3.72	3.56	3.63	0.00	0.00	0.00
RESTO DEL PAIS	5.32	5.75	4.94	4.73	4.49	4.09	0.00	0.00	0.00
AL POR MENOR	5.35	5.33	5.26	5.18	4.43	5.22	0.00	0.00	0.00
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	2.31	0.92	0.92	0.79	0.79	0.79	0.00	0.00	0.00
PERSONA JURIDICA	0.92	0.74	0.84	0.39	0.31	0.25	0.00	0.00	0.00