

**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   | 0.00          | 0.00         |
| ACTIVOS LIQUIDOS                | 405,409.95   | 416,922.29  | 344,749.47   | 321,749.05    | 333,769.44   | 474,023.39  | 419,992.17   | 0.00          | 0.00         |
| TOTAL DE PRESTAMOS              | 246,773.44   | 252,165.54  | 252,520.05   | 233,892.33    | 251,443.82   | 204,255.72  | 226,410.40   | 0.00          | 0.00         |
| LOCALES                         | 246,773.44   | 249,964.82  | 252,302.22   | 233,892.33    | 251,443.82   | 204,255.72  | 226,410.40   | 0.00          | 0.00         |
| EXTRANJEROS                     | 0.00         | 2,200.72    | 217.83       | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| TOTAL DE INVERSIONES            | 87,675.81    | 66,113.27   | 123,501.60   | 135,264.79    | 78,151.96    | 145,262.38  | 121,648.63   | 0.00          | 0.00         |
| TOTAL DE DEPOSITOS              | 660,844.15   | 653,360.14  | 645,483.33   | 598,552.41    | 609,663.27   | 737,074.03  | 684,515.00   | 0.00          | 0.00         |
| LOCALES                         | 616,143.06   | 617,241.43  | 607,379.44   | 572,051.41    | 591,517.23   | 716,711.13  | 674,234.77   | 0.00          | 0.00         |
| DEPOSITOS DE OFICIALES          | 40,265.69    | 41,942.54   | 476.49       | 747.67        | 1,414.59     | 3,615.02    | 825.18       | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 501,991.78   | 458,148.05  | 459,188.06   | 462,979.00    | 451,816.06   | 583,820.43  | 535,109.85   | 0.00          | 0.00         |
| DEPOSITOS DE BANCOS             | 73,885.58    | 117,150.84  | 147,714.89   | 108,324.74    | 138,286.57   | 129,275.69  | 138,299.75   | 0.00          | 0.00         |
| EXTRANJEROS                     | 44,701.09    | 36,118.71   | 38,103.89    | 26,501.01     | 18,146.04    | 20,362.90   | 10,280.23    | 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       | 24,651.47    | 21,086.60   | 18,062.41    | 16,448.95     | 18,118.03    | 19,829.23   | 9,733.85     | 0.00          | 0.00         |
| DEPOSITOS DE BANCOS             | 20,049.62    | 15,032.11   | 20,041.48    | 10,052.06     | 28.01        | 533.66      | 546.39       | 0.00          | 0.00         |
| PATRIMONIO TOTAL                | 55,493.91    | 59,707.59   | 69,662.70    | 66,932.34     | 67,973.86    | 67,083.51   | 74,050.80    | 0.00          | 0.00         |
| 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   | 0.00          | 0.00         |
| 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   | 0.00          | 0.00         |
| TOTAL DE PRESTAMOS              | 311,911.77   | 330,632.42  | 315,750.31   | 307,420.19    | 249,108.63   | 228,210.63  | 239,465.23   | 0.00          | 0.00         |
| TOTAL DE INVERSIONES            | 103,943.65   | 83,223.40   | 110,313.54   | 123,647.03    | 82,913.89    | 105,687.83  | 122,575.12   | 0.00          | 0.00         |
| PATRIMONIO TOTAL                | 47,345.54    | 51,022.07   | 57,966.35    | 58,162.97     | 61,733.88    | 63,395.55   | 71,856.75    | 0.00          | 0.00         |
| 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     | 0.00          | 0.00         |
| EGRESOS DE OPERACIONES          | 14,113.24    | 1,453.95    | 2,470.42     | 3,777.68      | 4,650.14     | 684.05      | 1,257.99     | 0.00          | 0.00         |
| 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     | 0.00          | 0.00         |

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| OTROS INGRESOS  | 20,135.83    | 4,382.45    | 6,623.23     | 9,042.29      | 11,167.29    | 2,266.35    | 4,746.18     | 0.00          | 0.00         |
| INGRESO DE OPERACIONES  | 53,945.16    | 9,505.52    | 17,374.82    | 24,704.37     | 31,727.23    | 6,921.67    | 12,591.67    | 0.00          | 0.00         |
| EGRESOS GENERALES   | 29,865.30    | 5,827.61    | 11,956.05    | 19,600.57     | 25,315.72    | 2,523.71    | 7,069.21     | 0.00          | 0.00         |
| 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     | 0.00          | 0.00         |
| UTILIDAD DEL PERIODO  | 19,781.66    | 2,321.39    | 3,812.25     | 351.13        | 1,301.99     | 3,460.97    | 4,894.20     | 0.00          | 0.00         |
| <b>CALIDAD DE ACTIVOS</b>   |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| 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     | 0.00          | 0.00         |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 0.59         | 1.02        | 1.04         | 1.01          | 1.41         | 2.47        | 1.60         | 0.00          | 0.00         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 7.04         | 7.65        | 9.15         | 9.03          | 9.29         | 7.76        | 9.13         | 0.00          | 0.00         |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 16.59        | 18.76       | 18.53        | 18.13         | 20.62        | 19.19       | 21.28        | 0.00          | 0.00         |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 22.49        | 23.68       | 27.59        | 28.62         | 27.03        | 32.84       | 32.71        | 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         |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 61.35        | 63.81       | 53.41        | 53.75         | 54.75        | 64.31       | 61.36        | 0.00          | 0.00         |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 51.46        | 53.40       | 45.27        | 43.41         | 45.63        | 54.86       | 51.81        | 0.00          | 0.00         |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 74.61        | 73.93       | 72.54        | 76.35         | 67.57        | 84.02       | 79.13        | 0.00          | 0.00         |
| <b>RENTABILIDAD</b>   |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 4.76         | 2.24        | 1.79         | 0.11          | 0.39         | 4.15        | 2.70         | 0.00          | 0.00         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | 2.46         | 1.07        | 0.93         | 0.06          | 0.17         | 1.68        | 1.25         | 0.00          | 0.00         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | 41.78        | 18.20       | 13.15        | 0.80          | 2.11         | 21.84       | 13.62        | 0.00          | 0.00         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 11.52        | 6.36        | 6.21         | 6.01          | 7.59         | 6.40        | 5.03         | 0.00          | 0.00         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 3.39         | 1.41        | 1.16         | 1.17          | 1.40         | 0.82        | 0.69         | 0.00          | 0.00         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 8.13         | 4.95        | 5.05         | 4.84          | 6.19         | 5.58        | 4.33         | 0.00          | 0.00         |



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| ZONA LIBRE             | 5.42         | 5.94        | 6.14         | 5.67          | 4.69         | 4.43        | 3.86         | 0.00          | 0.00         |
| RESTO DEL PAIS         | 5.05         | 6.21        | 6.44         | 6.16          | 5.32         | 5.75        | 4.94         | 0.00          | 0.00         |
| AL POR MENOR           | 5.67         | 5.11        | 4.81         | 4.58          | 5.35         | 5.33        | 5.26         | 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        | 1.22         | 0.92        | 0.92         | 0.92          | 2.31         | 0.92        | 0.92         | 0.00          | 0.00         |
| PERSONA JURIDICA       | 1.67         | 1.51        | 1.37         | 1.20          | 0.92         | 0.74        | 0.84         | 0.00          | 0.00         |