

**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	0.00	0.00
ACTIVOS LIQUIDOS	193,608.52	270,949.76	213,393.52	324,277.44	277,813.05	629,075.08	516,155.67	0.00	0.00
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	0.00	0.00
LOCALES	791,234.79	750,401.65	710,814.21	666,644.90	623,309.55	598,593.74	580,183.55	0.00	0.00
EXTRANJEROS	264,236.99	234,974.34	227,773.13	215,631.64	202,617.70	171,031.13	161,758.65	0.00	0.00
TOTAL DE INVERSIONES	18,422.95	18,740.42	28,596.66	29,198.20	19,149.05	28,507.74	29,022.72	0.00	0.00
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	0.00	0.00
LOCALES	746,975.96	797,495.03	676,556.96	770,009.34	731,338.81	989,179.37	874,691.84	0.00	0.00
DEPOSITOS DE OFICIALES	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	16,000.00	16,000.00	0.00	0.00
DEPOSITOS DE PARTICULARES	668,056.18	621,691.95	546,927.59	669,733.93	644,723.00	673,567.12	719,069.22	0.00	0.00
DEPOSITOS DE BANCOS	66,919.78	163,803.08	117,629.37	88,275.41	74,615.81	299,612.25	139,622.61	0.00	0.00
EXTRANJEROS	368,198.58	328,347.10	306,416.31	275,543.02	237,962.67	264,446.80	250,206.56	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	258,393.42	223,020.34	183,208.95	175,378.44	172,565.37	170,045.27	163,838.83	0.00	0.00
DEPOSITOS DE BANCOS	109,805.16	105,326.75	123,207.36	100,164.58	65,397.30	94,401.53	86,367.72	0.00	0.00
PATRIMONIO TOTAL	167,235.74	169,911.90	174,475.11	168,463.74	133,512.02	140,570.50	137,484.95	0.00	0.00
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	0.00	0.00
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	0.00	0.00
TOTAL DE PRESTAMOS	877,632.04	847,154.29	817,804.61	763,923.73	940,699.51	877,500.42	840,264.77	0.00	0.00
TOTAL DE INVERSIONES	18,770.47	17,182.95	19,020.28	16,548.73	18,786.00	23,624.08	28,809.69	0.00	0.00
PATRIMONIO TOTAL	113,959.49	116,556.46	117,319.04	114,371.80	150,373.88	155,241.20	155,980.03	0.00	0.00
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	0.00	0.00
EGRESOS DE OPERACIONES	53,943.38	9,564.48	18,148.29	26,962.08	36,177.04	8,731.60	17,455.29	0.00	0.00
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	0.00	0.00

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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	0.00	0.00
INGRESO DE OPERACIONES	212,514.89	46,221.91	86,058.15	119,065.55	175,336.69	38,503.02	73,936.84	0.00	0.00
EGRESOS GENERALES	108,370.92	24,308.26	56,264.63	62,184.06	128,872.19	30,774.00	57,392.76	0.00	0.00
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	0.00	0.00
UTILIDAD DEL PERIODO	6,934.81	2,508.62	7,205.77	(749.61)	(38,686.20)	4,897.71	3,549.98	0.00	0.00
<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	0.00	0.00
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	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	12.71	9.05	7.52	7.57	6.90	6.35	6.21	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	45.29	73.79	54.56	54.13	85.76	68.58	77.71	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	5.76	6.68	4.10	4.10	5.91	4.35	4.83	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.91	11.93	13.71	12.72	11.20	9.42	10.20	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.57	16.92	18.04	18.48	15.80	17.61	17.83	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.84	17.24	18.59	19.09	16.17	18.26	18.53	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	15.51	14.49	16.08	15.99	13.43	14.04	14.74	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.36	24.07	21.71	31.01	28.66	50.18	45.88	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.79	19.02	16.77	24.48	23.30	42.17	38.29	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	19.01	25.73	24.62	33.81	30.64	52.45	48.46	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.77	1.16	1.72	(0.13)	(4.03)	2.17	0.82	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.58	0.85	1.34	(0.09)	(2.98)	1.34	0.54	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.09	8.61	12.28	(0.87)	(25.73)	12.62	4.55	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	17.84	17.34	17.27	17.31	13.77	12.40	12.82	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.02	4.43	4.34	4.61	3.77	3.88	4.02	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	11.82	12.91	12.93	12.70	10.00	8.53	8.80	0.00	0.00



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ZONA LIBRE	8.91	7.73	7.42	7.17	7.82	7.56	6.73	0.00	0.00
RESTO DEL PAIS	9.18	9.29	9.33	9.30	9.65	9.83	9.47	0.00	0.00
AL POR MENOR	8.32	8.60	8.66	8.16	8.85	9.10	7.95	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.91	5.08	4.97	5.04	4.91	4.83	4.46	0.00	0.00
PRESTAMO PERSONAL AUTO	8.98	9.28	8.84	8.89	8.78	8.67	8.61	0.00	0.00
PRESTAMO PERSONAL	9.27	10.69	10.85	9.71	9.91	10.81	11.08	0.00	0.00
TARJETA DE CREDITO	23.67	21.53	21.78	22.69	21.82	20.92	21.66	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.80	4.48	4.63	4.71	4.85	4.77	4.67	0.00	0.00
PERSONA JURIDICA	4.76	4.66	4.56	4.55	4.53	4.38	4.31	0.00	0.00