

BANCO CITIBANK (PANAMÁ), S.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	1,192,159.12	1,491,661.42	1,347,961.66	1,291,222.03	1,171,161.95	1,076,342.30	997,645.33	1,023,883.04	893,085.52
ACTIVOS LIQUIDOS	277,813.05	629,075.08	516,155.67	476,506.53	395,437.78	317,337.04	253,763.17	283,031.10	213,911.06
TOTAL DE PRESTAMOS	825,927.25	769,624.86	741,942.20	729,603.39	695,882.82	682,193.62	663,984.76	604,810.49	597,939.12
LOCALES	623,309.55	598,593.74	580,183.55	570,098.63	548,157.38	540,659.36	535,074.23	482,065.54	482,194.83
EXTRANJEROS	202,617.70	171,031.13	161,758.65	159,504.75	147,725.44	141,534.26	128,910.53	122,744.95	115,744.29
TOTAL DE INVERSIONES	19,149.05	28,507.74	29,022.72	29,027.79	28,954.09	20,643.76	23,963.17	25,910.63	25,147.57
TOTAL DE DEPOSITOS	969,301.48	1,253,626.17	1,124,898.39	1,093,828.61	981,252.36	897,790.44	808,315.71	778,449.69	708,372.26
LOCALES	731,338.81	989,179.37	874,691.84	848,138.48	754,002.43	655,178.56	589,418.73	569,081.32	556,107.38
DEPOSITOS DE OFICIALES	12,000.00	16,000.00	16,000.00	14,833.33	14,833.33	12,333.33	10,333.33	10,333.33	10,333.33
DEPOSITOS DE PARTICULARES	644,723.00	673,567.12	719,069.22	691,953.55	596,573.82	568,999.57	510,733.12	461,350.33	419,559.12
DEPOSITOS DE BANCOS	74,615.81	299,612.25	139,622.61	141,351.59	142,595.28	73,845.65	68,352.28	97,397.66	126,214.93
EXTRANJEROS	237,962.67	264,446.80	250,206.56	245,690.13	227,249.93	242,611.89	218,896.98	209,368.37	152,264.88
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	172,565.37	170,045.27	163,838.83	161,609.38	175,397.63	188,380.86	167,086.97	155,587.34	133,053.94
DEPOSITOS DE BANCOS	65,397.30	94,401.53	86,367.72	84,080.75	51,852.31	54,231.02	51,810.01	53,781.02	19,210.94
PATRIMONIO TOTAL	133,512.02	140,570.50	137,484.95	140,614.82	136,017.81	127,821.45	134,388.36	137,638.23	133,247.61
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,297,891.02	1,458,218.80	1,310,349.90	1,307,959.16	1,181,660.53	1,284,001.86	1,172,803.50	1,157,552.53	1,032,123.74
ACTIVOS GENERADORES DE INGRESOS	959,485.51	901,124.50	869,074.46	835,052.96	784,956.60	750,484.99	729,456.43	694,676.15	673,961.79
TOTAL DE PRESTAMOS	940,699.51	877,500.42	840,264.77	805,939.96	760,905.03	725,909.24	702,963.48	667,206.94	646,910.97
TOTAL DE INVERSIONES	18,786.00	23,624.08	28,809.69	29,112.99	24,051.57	24,575.75	26,492.95	27,469.21	27,050.83
PATRIMONIO TOTAL	150,373.88	155,241.20	155,980.03	154,539.28	134,764.91	134,195.97	135,936.66	139,126.53	134,632.71
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	132,115.74	27,936.90	55,693.49	82,331.33	121,311.26	26,810.16	53,046.05	78,306.16	101,491.95
EGRESOS DE OPERACIONES	36,177.04	8,731.60	17,455.29	25,875.26	33,636.62	6,230.08	11,839.30	16,660.23	20,823.54
INGRESO NETO DE INTERESES	95,938.70	19,205.29	38,238.20	56,456.07	87,674.64	20,580.08	41,206.75	61,645.93	80,668.41

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OTROS INGRESOS	79,397.99	19,297.73	35,698.64	63,916.38	101,442.13	14,923.21	32,134.90	54,752.95	76,090.85
INGRESO DE OPERACIONES	175,336.69	38,503.02	73,936.84	120,372.45	189,116.77	35,503.29	73,341.65	116,398.88	156,759.26
EGRESOS GENERALES	128,872.19	30,774.00	57,392.76	91,839.14	158,754.36	28,273.77	54,353.35	85,796.44	121,174.96
UTILIDAD ANTES DE PROVISIONES	46,464.50	7,729.02	16,544.08	28,533.32	30,362.42	7,229.53	18,988.30	30,602.44	35,584.29
UTILIDAD DEL PERIODO	(38,686.20)	4,897.71	3,549.98	6,783.56	2,295.75	(3,452.76)	2,721.21	6,108.10	2,127.88
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	56,963.29	48,836.09	46,081.79	44,122.78	46,753.36	45,814.69	43,313.15	42,787.57	48,604.02
TOTAL PROVISIONES PARA PRESTAMOS	48,851.91	33,492.37	35,808.66	32,100.71	32,899.41	36,061.74	29,506.99	30,939.00	33,439.05
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	6.90	6.35	6.21	6.05	6.72	6.72	6.52	7.07	8.13
PROVISIONES / PRESTAMOS VENCIDOS (%)	85.76	68.58	77.71	72.75	70.37	78.71	68.12	72.31	68.80
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	5.91	4.35	4.83	4.40	4.73	5.29	4.44	5.12	5.59
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.20	9.42	10.20	10.89	11.61	11.88	13.47	13.44	14.92
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.80	17.61	17.83	18.54	18.77	18.19	19.53	21.82	21.39
PATRIMONIO / PRESTAMOS TOTALES (%)	16.17	18.26	18.53	19.27	19.55	18.74	20.24	22.76	22.28
INDICE DE ADECUACION DE CAPITAL	13.43	14.04	14.74	16.12	16.19	16.72	18.04	17.11	18.06
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.66	50.18	45.88	43.56	40.30	35.35	31.39	36.36	30.20
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	23.30	42.17	38.29	36.90	33.76	29.48	25.44	27.64	23.95
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	30.64	52.45	48.46	46.22	43.25	37.65	34.36	39.69	33.75
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(4.03)	2.17	0.82	1.08	0.29	(1.84)	0.75	1.17	0.32
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(2.98)	1.34	0.54	0.69	0.19	(1.08)	0.46	0.70	0.21
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(25.73)	12.62	4.55	5.85	1.70	(10.29)	4.00	5.85	1.58
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.77	12.40	12.82	13.15	15.45	14.29	14.54	15.03	15.06
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.77	3.88	4.02	4.13	4.29	3.32	3.25	3.20	3.09
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	10.00	8.53	8.80	9.01	11.17	10.97	11.30	11.83	11.97

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ZONA LIBRE	7.82	7.56	6.73	7.61	7.58	7.05	7.88	7.48	6.95
RESTO DEL PAIS	9.65	9.83	9.47	9.87	9.48	9.75	9.84	8.89	8.74
AL POR MENOR	8.85	9.10	7.95	7.63	7.78	8.32	8.36	9.40	8.87
CONSUMO									
VIVIENDA HIPOTECARIA	4.91	4.83	4.46	4.92	4.89	4.98	5.12	5.23	5.46
PRESTAMO PERSONAL AUTO	8.78	8.67	8.61	8.81	8.71	8.67	8.77	8.47	8.57
PRESTAMO PERSONAL	9.91	10.81	11.08	11.02	10.91	10.78	10.56	10.26	10.35
TARJETA DE CREDITO	21.82	20.92	21.66	18.40	19.64	21.65	14.31	17.44	21.32
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.85	4.77	4.67	4.38	4.06	3.77	3.74	3.82	3.74
PERSONA JURIDICA	4.53	4.38	4.31	4.10	3.94	3.51	3.09	2.63	2.48