

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	828,261.74	884,193.31	899,589.29	980,940.35	994,299.97	1,146,679.43	1,177,405.73	1,206,734.48	0.00
ACTIVOS LIQUIDOS	411,071.35	420,720.06	394,253.85	492,566.21	503,725.22	654,620.84	546,089.26	534,216.73	0.00
TOTAL DE PRESTAMOS	220,633.44	255,045.36	280,903.32	266,205.69	279,197.13	263,132.86	382,280.53	412,872.08	0.00
LOCALES	219,688.75	255,043.71	280,903.32	266,205.69	279,197.13	263,132.86	382,280.53	412,807.58	0.00
EXTRANJEROS	944.69	1.66	0.00	0.00	0.00	0.00	0.00	64.50	0.00
TOTAL DE INVERSIONES	158,528.77	175,101.58	194,990.68	185,753.98	175,669.37	191,363.40	213,865.49	233,228.73	0.00
TOTAL DE DEPOSITOS	699,367.12	749,552.66	771,367.10	848,600.46	854,576.70	998,956.56	1,055,364.80	1,080,954.92	0.00
LOCALES	683,197.03	684,939.41	663,511.99	728,635.97	745,466.59	951,914.04	976,104.29	1,017,253.21	0.00
DEPOSITOS DE OFICIALES	197.21	11,988.48	295.94	317.05	2,881.05	2,605.57	3,005.15	2,546.53	0.00
DEPOSITOS DE PARTICULARES	624,913.36	651,933.59	615,567.54	691,614.11	699,984.43	894,117.11	941,325.36	970,398.83	0.00
DEPOSITOS DE BANCOS	58,086.46	21,017.34	47,648.51	36,704.81	42,601.11	55,191.36	31,773.78	44,307.85	0.00
EXTRANJEROS	16,170.09	64,613.25	107,855.11	119,964.49	109,110.11	47,042.52	79,260.51	63,701.70	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	15,799.95	13,782.74	12,571.23	14,603.93	14,097.29	11,927.97	13,819.82	18,357.43	0.00
DEPOSITOS DE BANCOS	370.13	50,830.51	95,283.89	105,360.56	95,012.82	35,114.55	65,440.69	45,344.28	0.00
PATRIMONIO TOTAL	84,310.49	75,564.03	79,852.23	82,455.06	83,402.33	88,520.77	63,633.51	68,834.71	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	779,899.82	874,139.41	855,117.57	927,415.38	911,280.85	1,015,436.37	1,038,497.51	1,093,837.41	0.00
ACTIVOS GENERADORES DE INGRESOS	354,378.99	389,832.52	411,976.51	427,741.52	417,014.36	442,321.60	536,020.01	549,030.24	0.00
TOTAL DE PRESTAMOS	236,038.63	229,650.54	253,656.86	252,568.56	249,915.29	259,089.11	331,591.93	339,538.89	0.00
TOTAL DE INVERSIONES	118,340.36	160,181.98	158,319.65	175,172.96	167,099.07	183,232.49	204,428.08	209,491.35	0.00
PATRIMONIO TOTAL	76,142.18	71,323.77	76,951.52	81,214.83	83,856.41	82,042.40	71,742.87	75,644.88	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	14,864.43	6,271.39	10,441.03	11,812.12	15,820.76	4,021.08	8,465.96	16,109.16	0.00
EGRESOS DE OPERACIONES	2,532.81	550.06	1,080.80	1,814.31	2,572.19	689.89	1,220.50	2,006.17	0.00
INGRESO NETO DE INTERESES	12,331.61	5,721.33	9,360.23	9,997.81	13,248.57	3,331.19	7,245.47	14,102.99	0.00

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OTROS INGRESOS	25,611.61	6,529.59	12,891.08	22,575.84	32,329.33	7,816.51	14,922.84	20,138.51	0.00
INGRESO DE OPERACIONES	37,943.22	12,250.93	22,251.31	32,573.65	45,577.90	11,147.71	22,168.31	34,241.50	0.00
EGRESOS GENERALES	28,446.78	6,288.31	9,945.79	18,713.94	28,704.32	5,728.53	10,912.71	17,699.81	0.00
UTILIDAD ANTES DE PROVISIONES	9,496.45	5,962.62	12,305.52	13,859.71	16,873.57	5,419.18	11,255.60	16,541.68	0.00
UTILIDAD DEL PERIODO	14,457.49	5,537.99	7,569.53	9,973.20	13,065.35	5,198.01	10,389.64	15,535.12	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,136.77	2,092.34	1,805.52	1,512.18	433.94	463.73	440.96	419.18	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,237.76	3,614.20	2,837.41	2,837.41	2,825.71	2,820.27	3,861.45	4,168.93	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.97	0.82	0.64	0.57	0.16	0.18	0.12	0.10	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	104.73	172.73	157.15	187.64	651.17	608.17	875.68	994.54	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.42	1.01	1.07	1.01	1.07	1.01	1.01	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.18	8.55	8.88	8.41	8.39	7.72	5.40	5.70	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	22.24	17.57	16.78	18.24	18.34	19.48	10.67	10.65	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	38.21	29.63	28.43	30.97	29.87	33.64	16.65	16.67	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 (%)	58.78	56.13	51.11	58.04	58.94	65.53	51.74	49.42	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	49.63	47.58	43.83	50.21	50.66	57.09	46.38	44.27	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	81.45	79.49	76.39	79.93	79.50	84.69	72.01	71.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.08	5.68	3.67	3.11	3.13	4.70	3.88	3.77	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.85	2.53	1.77	1.43	1.43	2.05	2.00	1.89	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.99	31.06	19.67	16.37	15.58	25.34	28.96	27.38	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.19	6.43	5.07	3.68	3.79	3.64	3.16	3.91	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.71	0.56	0.52	0.57	0.62	0.62	0.46	0.49	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.48	5.87	4.54	3.12	3.18	3.01	2.70	3.42	0.00

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ZONA LIBRE	3.56	3.63	3.42	3.40	3.17	3.38	3.18	3.26	0.00
RESTO DEL PAIS	4.49	4.09	3.15	3.37	3.69	3.47	3.46	3.42	0.00
AL POR MENOR	4.43	5.22	5.63	4.83	4.46	4.06	5.36	5.18	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	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.00
PERSONA JURIDICA	0.31	0.25	0.20	0.21	0.20	0.32	0.34	0.17	0.00