

BANCO CITIBANK (PANAMÁ), S.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	1,171,161.95	1,076,342.30	997,645.33	1,023,883.04	885,774.35	833,038.74	888,517.11	871,991.33	758,980.05
ACTIVOS LIQUIDOS	395,437.78	317,337.04	253,763.17	283,031.10	213,911.06	173,298.81	231,204.22	222,465.24	103,946.49
TOTAL DE PRESTAMOS	695,882.82	682,193.62	663,984.76	604,810.49	597,939.12	585,877.00	586,153.36	578,166.11	569,149.00
LOCALES	548,157.38	540,659.36	535,074.23	482,065.54	482,194.83	476,264.90	483,107.03	477,513.08	481,744.48
EXTRANJEROS	147,725.44	141,534.26	128,910.53	122,744.95	115,744.29	109,612.10	103,046.33	100,653.03	87,404.52
TOTAL DE INVERSIONES	28,954.09	20,643.76	23,963.17	25,910.63	25,147.57	29,870.32	29,811.70	30,232.77	43,990.01
TOTAL DE DEPOSITOS	981,252.36	897,790.44	808,315.71	778,449.69	708,372.26	664,040.00	716,207.43	695,431.10	591,127.70
LOCALES	754,002.43	655,178.56	589,418.73	569,081.32	556,107.38	522,501.84	583,085.73	581,681.32	488,765.93
DEPOSITOS DE OFICIALES	14,833.33	12,333.33	10,333.33	10,333.33	10,333.33	10,000.00	10,000.00	10,000.00	10,000.00
DEPOSITOS DE PARTICULARES	596,573.82	568,999.57	510,733.12	461,350.33	419,559.12	382,376.77	365,667.49	326,000.79	308,094.36
DEPOSITOS DE BANCOS	142,595.28	73,845.65	68,352.28	97,397.66	126,214.93	130,125.07	207,418.24	245,680.54	170,671.57
EXTRANJEROS	227,249.93	242,611.89	218,896.98	209,368.37	152,264.88	141,538.16	133,121.70	113,749.78	102,361.77
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	175,397.63	188,380.86	167,086.97	155,587.34	133,053.94	124,214.72	122,478.27	102,109.57	98,098.52
DEPOSITOS DE BANCOS	51,852.31	54,231.02	51,810.01	53,781.02	19,210.94	17,323.44	10,643.43	11,640.21	4,263.25
PATRIMONIO TOTAL	136,017.81	127,821.45	134,388.36	137,638.23	132,269.19	128,457.20	125,719.72	128,179.57	114,081.79
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,181,660.53	1,284,001.86	1,172,803.50	1,157,552.53	1,028,468.15	954,690.52	943,081.22	947,937.19	822,377.20
ACTIVOS GENERADORES DE INGRESOS	784,956.60	750,484.99	729,456.43	694,676.15	673,961.79	659,292.36	651,956.50	619,560.00	618,112.85
TOTAL DE PRESTAMOS	760,905.03	725,909.24	702,963.48	667,206.94	646,910.97	634,035.31	625,069.06	591,488.30	583,544.06
TOTAL DE INVERSIONES	24,051.57	24,575.75	26,492.95	27,469.21	27,050.83	25,257.04	26,887.44	28,071.70	34,568.79
PATRIMONIO TOTAL	134,764.91	134,195.97	135,936.66	139,126.53	134,143.50	128,139.33	130,054.04	132,908.90	123,175.49
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	121,311.26	26,810.16	53,046.05	78,306.16	101,491.95	23,507.81	46,048.90	68,859.79	91,405.91
EGRESOS DE OPERACIONES	33,636.62	6,230.08	11,839.30	16,660.23	20,823.54	2,916.37	5,683.07	8,088.47	10,329.62
INGRESO NETO DE INTERESES	87,674.64	20,580.08	41,206.75	61,645.93	80,668.41	20,591.45	40,365.84	60,771.32	81,076.29

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OTROS INGRESOS	101,442.13	14,923.21	32,134.90	54,752.95	76,148.81	17,952.90	31,672.07	49,429.00	66,128.36
INGRESO DE OPERACIONES	189,116.77	35,503.29	73,341.65	116,398.88	156,817.22	38,544.35	72,037.91	110,200.32	147,204.65
EGRESOS GENERALES	158,754.36	28,273.77	54,353.35	85,796.44	122,211.34	28,146.90	53,402.04	80,710.75	111,828.65
UTILIDAD ANTES DE PROVISIONES	30,362.42	7,229.53	18,988.30	30,602.44	34,605.88	10,397.45	18,635.87	29,489.57	35,376.00
UTILIDAD DEL PERIODO	2,295.75	(3,452.76)	2,721.21	6,108.10	1,149.47	(3,890.70)	(6,603.01)	(4,175.43)	(3,985.30)
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	46,753.36	45,814.69	43,313.15	42,787.57	48,604.02	37,569.18	32,512.56	32,620.70	16,177.87
TOTAL PROVISIONES PARA PRESTAMOS	32,899.41	36,061.74	29,506.99	30,939.00	33,439.05	25,903.00	28,702.56	27,619.43	12,128.88
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	6.72	6.72	6.52	7.07	8.13	6.41	5.55	5.64	2.84
PROVISIONES / PRESTAMOS VENCIDOS (%)	70.37	78.71	68.12	72.31	68.80	68.95	88.28	84.67	74.97
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	4.73	5.29	4.44	5.12	5.59	4.42	4.90	4.78	2.13
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.61	11.88	13.47	13.44	14.93	15.42	14.15	14.70	15.03
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	18.77	18.19	19.53	21.82	21.23	20.86	20.41	21.07	18.61
PATRIMONIO / PRESTAMOS TOTALES (%)	19.55	18.74	20.24	22.76	22.12	21.93	21.45	22.17	20.04
INDICE DE ADECUACION DE CAPITAL	16.19	16.72	18.04	17.11	18.06	17.82	17.13	17.59	16.46
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	40.30	35.35	31.39	36.36	30.20	26.10	32.28	31.99	17.58
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	33.76	29.48	25.44	27.64	24.15	20.80	26.02	25.51	13.70
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.25	37.65	34.36	39.69	33.75	30.60	36.44	36.34	25.03
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.29	(1.84)	0.75	1.17	0.17	(2.36)	(2.03)	(0.90)	(0.64)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.19	(1.08)	0.46	0.70	0.11	(1.63)	(1.40)	(0.59)	(0.48)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	1.70	(10.29)	4.00	5.85	0.86	(12.15)	(10.15)	(4.19)	(3.24)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	15.45	14.29	14.54	15.03	15.06	14.26	14.13	14.82	14.79
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.29	3.32	3.25	3.20	3.09	1.77	1.74	1.74	1.67
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	11.17	10.97	11.30	11.83	11.97	12.49	12.38	13.08	13.12

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ZONA LIBRE	7.58	7.05	7.88	7.48	6.95	7.27	7.45	7.81	8.20
RESTO DEL PAIS	9.48	9.75	9.84	8.89	8.74	8.50	8.49	8.77	8.48
AL POR MENOR	7.78	8.32	8.36	9.40	8.87	8.78	8.84	8.43	8.19
CONSUMO									
VIVIENDA HIPOTECARIA	4.89	4.98	5.12	5.23	5.46	5.31	5.38	5.26	5.18
PRESTAMO PERSONAL AUTO	8.71	8.67	8.77	8.47	8.57	8.50	8.50	8.63	8.48
PRESTAMO PERSONAL	10.91	10.78	10.56	10.26	10.35	10.52	10.18	10.57	10.65
TARJETA DE CREDITO	19.64	21.65	14.31	17.44	21.32	20.99	21.76	10.08	12.05
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.06	3.77	3.74	3.82	3.74	3.54	3.30	2.73	2.91
PERSONA JURIDICA	3.94	3.51	3.09	2.63	2.48	2.33	2.01	2.20	2.44