

**BANCO CITIBANK (PANAMÁ), S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	885,774.35	833,038.74	888,517.11	871,991.33	758,980.05	976,546.22	723,386.64	0.00	0.00
ACTIVOS LIQUIDOS	213,911.06	173,298.81	231,204.22	222,465.24	103,946.49	313,898.30	98,569.19	0.00	0.00
TOTAL DE PRESTAMOS	597,939.12	585,877.00	586,153.36	578,166.11	569,149.00	533,744.59	532,455.31	0.00	0.00
LOCALES	482,194.83	476,264.90	483,107.03	477,513.08	481,744.48	450,626.00	449,619.46	0.00	0.00
EXTRANJEROS	115,744.29	109,612.10	103,046.33	100,653.03	87,404.52	83,118.58	82,835.85	0.00	0.00
TOTAL DE INVERSIONES	25,147.57	29,870.32	29,811.70	30,232.77	43,990.01	57,340.86	52,777.22	0.00	0.00
TOTAL DE DEPOSITOS	708,372.26	664,040.00	716,207.43	695,431.10	591,127.70	773,149.78	548,817.22	0.00	0.00
LOCALES	556,107.38	522,501.84	583,085.73	581,681.32	488,765.93	663,653.80	426,165.63	0.00	0.00
DEPOSITOS DE OFICIALES	10,333.33	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	9,000.00	0.00	0.00
DEPOSITOS DE PARTICULARES	419,559.12	382,376.77	365,667.49	326,000.79	308,094.36	308,017.96	287,858.09	0.00	0.00
DEPOSITOS DE BANCOS	126,214.93	130,125.07	207,418.24	245,680.54	170,671.57	345,635.83	129,307.54	0.00	0.00
EXTRANJEROS	152,264.88	141,538.16	133,121.70	113,749.78	102,361.77	109,495.99	122,651.58	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	133,053.94	124,214.72	122,478.27	102,109.57	98,098.52	102,953.01	117,378.79	0.00	0.00
DEPOSITOS DE BANCOS	19,210.94	17,323.44	10,643.43	11,640.21	4,263.25	6,542.98	5,272.80	0.00	0.00
PATRIMONIO TOTAL	132,269.19	128,457.20	125,719.72	128,179.57	114,081.79	117,101.47	121,111.35	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,028,468.15	954,690.52	943,081.22	947,937.19	822,377.20	904,792.48	805,951.88	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	673,961.79	659,292.36	651,956.50	619,560.00	618,112.85	603,416.39	600,598.80	0.00	0.00
TOTAL DE PRESTAMOS	646,910.97	634,035.31	625,069.06	591,488.30	583,544.06	559,810.80	559,304.34	0.00	0.00
TOTAL DE INVERSIONES	27,050.83	25,257.04	26,887.44	28,071.70	34,568.79	43,605.59	41,294.46	0.00	0.00
PATRIMONIO TOTAL	134,143.50	128,139.33	130,054.04	132,908.90	123,175.49	122,779.34	123,415.54	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	101,491.95	23,507.81	46,048.90	68,859.79	91,405.91	22,596.27	44,803.81	0.00	0.00
EGRESOS DE OPERACIONES	20,823.54	2,916.37	5,683.07	8,088.47	10,329.62	2,089.99	4,099.88	0.00	0.00
INGRESO NETO DE INTERESES	80,668.41	20,591.45	40,365.84	60,771.32	81,076.29	20,506.28	40,703.93	0.00	0.00

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OTROS INGRESOS	76,148.81	17,952.90	31,672.07	49,429.00	66,128.36	15,147.61	33,286.22	0.00	0.00
INGRESO DE OPERACIONES	156,817.22	38,544.35	72,037.91	110,200.32	147,204.65	35,653.88	73,990.15	0.00	0.00
EGRESOS GENERALES	122,211.34	28,146.90	53,402.04	80,710.75	111,828.65	25,901.50	48,899.58	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	34,605.88	10,397.45	18,635.87	29,489.57	35,376.00	9,752.38	25,090.57	0.00	0.00
UTILIDAD DEL PERIODO	1,149.47	(3,890.70)	(6,603.01)	(4,175.43)	(3,985.30)	2,918.12	9,878.60	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	48,604.02	37,569.18	32,512.56	32,620.70	16,177.87	14,881.69	17,109.56	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	33,439.05	25,903.00	28,702.56	27,619.43	12,128.88	11,780.42	12,450.84	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	8.13	6.41	5.55	5.64	2.84	2.79	3.21	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	68.80	68.95	88.28	84.67	74.97	79.16	72.77	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	5.59	4.42	4.90	4.78	2.13	2.21	2.34	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.93	15.42	14.15	14.70	15.03	11.99	16.74	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	21.23	20.86	20.41	21.07	18.61	19.81	20.69	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	22.12	21.93	21.45	22.17	20.04	21.94	22.75	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	18.06	17.82	17.13	17.59	16.46	15.70	18.72	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	30.20	26.10	32.28	31.99	17.58	40.60	17.96	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	24.15	20.80	26.02	25.51	13.70	32.14	13.63	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	33.75	30.60	36.44	36.34	25.03	48.02	27.58	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.17	(2.36)	(2.03)	(0.90)	(0.64)	1.93	3.29	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.11	(1.63)	(1.40)	(0.59)	(0.48)	1.29	2.45	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	0.86	(12.15)	(10.15)	(4.19)	(3.24)	9.51	16.01	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	15.06	14.26	14.13	14.82	14.79	14.98	14.92	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.09	1.77	1.74	1.74	1.67	1.39	1.37	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	11.97	12.49	12.38	13.08	13.12	13.59	13.55	0.00	0.00



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ZONA LIBRE	6.95	7.27	7.45	7.81	8.20	7.64	7.36	0.00	0.00
RESTO DEL PAIS	8.74	8.50	8.49	8.77	8.48	8.86	9.00	0.00	0.00
AL POR MENOR	8.87	8.78	8.84	8.43	8.19	8.43	8.74	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.46	5.31	5.38	5.26	5.18	3.34	3.50	0.00	0.00
PRESTAMO PERSONAL AUTO	8.57	8.50	8.50	8.63	8.48	8.49	8.42	0.00	0.00
PRESTAMO PERSONAL	10.35	10.52	10.18	10.57	10.65	10.42	10.81	0.00	0.00
TARJETA DE CREDITO	21.32	20.99	21.76	10.08	12.05	10.38	13.04	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.74	3.54	3.30	2.73	2.91	2.68	2.96	0.00	0.00
PERSONA JURIDICA	2.48	2.33	2.01	2.20	2.44	3.11	2.86	0.00	0.00