

CITIBANK, N.A. SUCURSAL PANAMÁ
ESTADÍSTICAS FINANCIERAS
A DICIEMBRE 2013
(En Miles de Balboas)

| | 2011 | 2012 | | | | 2013 | | | |
|---------------------------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 994,299.97 | 1,146,679.43 | 1,177,405.73 | 1,206,734.48 | 1,076,557.66 | 1,218,798.88 | 1,019,613.92 | 1,293,664.30 | 1,421,487.60 |
| ACTIVOS LIQUIDOS | 503,725.22 | 654,620.84 | 546,089.26 | 534,216.73 | 379,205.58 | 698,125.26 | 265,887.03 | 471,542.89 | 546,314.17 |
| TOTAL DE PRESTAMOS | 279,197.13 | 263,132.86 | 382,280.53 | 412,872.08 | 413,930.41 | 260,396.06 | 491,745.33 | 533,123.66 | 604,456.24 |
| LOCALES | 279,197.13 | 263,132.86 | 382,280.53 | 412,807.58 | 411,947.34 | 258,605.08 | 490,416.87 | 533,124.19 | 604,456.24 |
| EXTRANJEROS | 0.00 | 0.00 | 0.00 | 64.50 | 1,983.07 | 1,790.99 | 1,328.46 | (0.53) | 0.00 |
| TOTAL DE INVERSIONES | 175,669.37 | 191,363.40 | 213,865.49 | 233,228.73 | 242,178.40 | 225,875.78 | 224,003.98 | 260,144.21 | 241,443.06 |
| TOTAL DE DEPOSITOS | 854,576.70 | 998,956.56 | 1,055,364.80 | 1,080,954.92 | 959,802.56 | 1,105,625.33 | 871,069.34 | 1,154,887.47 | 1,293,712.18 |
| LOCALES | 745,466.59 | 951,914.04 | 976,104.29 | 1,017,253.21 | 921,983.50 | 1,024,440.60 | 806,986.31 | 1,104,452.44 | 1,148,621.28 |
| DEPOSITOS DE OFICIALES | 2,881.05 | 2,605.57 | 3,005.15 | 2,546.53 | 3,870.61 | 1,183.31 | 5,030.92 | 162,821.44 | 123.96 |
| DEPOSITOS DE PARTICULARES | 699,984.43 | 894,117.11 | 941,325.36 | 970,398.83 | 894,506.08 | 997,569.25 | 781,263.98 | 926,240.13 | 1,119,053.78 |
| DEPOSITOS DE BANCOS | 42,601.11 | 55,191.36 | 31,773.78 | 44,307.85 | 23,606.82 | 25,688.04 | 20,691.41 | 15,390.87 | 29,443.54 |
| EXTRANJEROS | 109,110.11 | 47,042.52 | 79,260.51 | 63,701.70 | 37,819.06 | 81,184.74 | 64,083.02 | 50,435.03 | 145,090.89 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 14,097.29 | 11,927.97 | 13,819.82 | 18,357.43 | 17,751.68 | 80,964.20 | 14,083.00 | 25,435.00 | 20,090.87 |
| DEPOSITOS DE BANCOS | 95,012.82 | 35,114.55 | 65,440.69 | 45,344.28 | 20,067.38 | 220.53 | 50,000.02 | 25,000.02 | 125,000.02 |
| PATRIMONIO TOTAL | 83,402.33 | 88,520.77 | 63,633.51 | 68,834.71 | 67,777.52 | 72,360.07 | 74,727.05 | 78,348.38 | 64,680.83 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 911,280.85 | 1,015,436.37 | 1,038,497.51 | 1,093,837.41 | 1,035,428.81 | 1,182,739.15 | 1,098,509.82 | 1,250,199.39 | 1,249,022.63 |
| ACTIVOS GENERADORES DE INGRESOS | 417,014.36 | 442,321.60 | 536,020.01 | 549,030.24 | 555,487.66 | 470,384.05 | 655,947.66 | 719,684.34 | 751,004.05 |
| TOTAL DE PRESTAMOS | 249,915.29 | 259,089.11 | 331,591.93 | 339,538.89 | 346,563.77 | 261,764.46 | 437,012.93 | 472,997.87 | 509,193.32 |
| TOTAL DE INVERSIONES | 167,099.07 | 183,232.49 | 204,428.08 | 209,491.35 | 208,923.89 | 208,619.59 | 218,934.74 | 246,686.47 | 241,810.73 |
| PATRIMONIO TOTAL | 83,856.41 | 82,042.40 | 71,742.87 | 75,644.88 | 75,589.93 | 80,440.42 | 69,180.28 | 73,591.54 | 66,229.18 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 15,820.76 | 4,021.08 | 8,465.96 | 16,109.16 | 21,056.12 | 6,313.24 | 10,793.42 | 15,893.96 | 21,695.18 |
| EGRESOS DE OPERACIONES | 2,572.19 | 689.89 | 1,220.50 | 2,006.17 | 2,694.08 | 632.20 | 1,193.22 | 1,697.19 | 2,384.67 |
| INGRESO NETO DE INTERESES | 13,248.57 | 3,331.19 | 7,245.47 | 14,102.99 | 18,362.04 | 5,681.04 | 9,600.20 | 14,196.78 | 19,310.51 |
| OTROS INGRESOS | 32,329.33 | 7,816.51 | 14,922.84 | 20,138.51 | 27,104.43 | 4,555.36 | 13,919.15 | 19,774.96 | 24,974.26 |
| INGRESO DE OPERACIONES | 45,577.90 | 11,147.71 | 22,168.31 | 34,241.50 | 45,466.47 | 10,236.40 | 23,519.35 | 33,971.74 | 44,284.77 |

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| EGRESOS GENERALES | 28,704.32 | 5,728.53 | 10,912.71 | 17,699.81 | 29,149.37 | 6,395.35 | 13,844.32 | 22,089.44 | 29,012.76 |
| UTILIDAD ANTES DE PROVISIONES | 16,873.57 | 5,419.18 | 11,255.60 | 16,541.68 | 16,317.10 | 3,841.05 | 9,675.03 | 11,882.30 | 15,272.01 |
| UTILIDAD DEL PERIODO | 13,065.35 | 5,198.01 | 10,389.64 | 15,535.12 | 15,735.16 | 4,341.89 | 8,193.12 | 9,987.46 | 12,651.52 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 433.94 | 463.73 | 440.96 | 419.18 | 395.93 | 470.54 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 2,825.71 | 2,820.27 | 3,861.45 | 4,168.93 | 4,181.12 | 2,630.26 | 4,967.12 | 5,385.09 | 6,105.62 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.16 | 0.18 | 0.12 | 0.10 | 0.10 | 0.18 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 651.17 | 608.17 | 875.68 | 994.54 | 1,056.03 | 558.99 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.01 | 1.07 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 8.39 | 7.72 | 5.40 | 5.70 | 6.30 | 5.94 | 7.33 | 6.06 | 4.55 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 18.34 | 19.48 | 10.67 | 10.65 | 10.33 | 14.88 | 10.44 | 9.88 | 7.65 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 29.87 | 33.64 | 16.65 | 16.67 | 16.37 | 27.79 | 15.20 | 14.70 | 10.70 |
| 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 (%) | 58.94 | 65.53 | 51.74 | 49.42 | 39.51 | 63.14 | 30.52 | 40.83 | 42.23 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 50.66 | 57.09 | 46.38 | 44.27 | 35.22 | 57.28 | 26.08 | 36.45 | 38.43 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 79.50 | 84.69 | 72.01 | 71.00 | 64.74 | 83.57 | 56.24 | 63.36 | 60.89 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.13 | 4.70 | 3.88 | 3.77 | 2.83 | 3.69 | 2.50 | 1.85 | 1.68 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.43 | 2.05 | 2.00 | 1.89 | 1.52 | 1.47 | 1.49 | 1.07 | 1.01 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 15.58 | 25.34 | 28.96 | 27.38 | 20.82 | 21.59 | 23.69 | 18.10 | 19.10 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.79 | 3.64 | 3.16 | 3.91 | 3.79 | 5.37 | 3.29 | 2.94 | 2.89 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.62 | 0.62 | 0.46 | 0.49 | 0.48 | 0.54 | 0.36 | 0.31 | 0.32 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.18 | 3.01 | 2.70 | 3.42 | 3.31 | 4.83 | 2.93 | 2.63 | 2.57 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 62.98 | 51.39 | 49.23 | 51.69 | 64.11 | 62.48 | 58.86 | 65.02 | 65.51 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.75 | 7.07 | 5.57 | 4.89 | 4.88 | 3.87 | 4.24 | 3.66 | 3.33 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 110.00 | 99.00 | 88.00 | 90.00 | 94.00 | 81.00 | 74.00 | 71.00 | 67.00 |

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| 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 | 0.00 | 0.79 | 0.79 | 0.79 | 0.79 |
| PERSONA JURIDICA | 0.20 | 0.32 | 0.34 | 0.17 | 0.17 | 0.15 | 0.16 | 0.31 | 0.18 |