

CITIBANK, N.A. SUCURSAL PANAMÁ
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,074,129.11	1,169,086.71	1,228,346.07	1,213,675.98	1,096,536.14	1,198,592.44	1,026,212.04	1,027,565.16	0.00
ACTIVOS LIQUIDOS	342,980.27	379,231.53	498,056.67	416,836.38	337,061.67	305,168.65	301,211.92	215,968.42	0.00
TOTAL DE PRESTAMOS	263,269.03	295,465.63	249,165.94	238,191.02	210,366.69	219,896.00	193,458.09	223,594.64	0.00
LOCALES	263,269.03	295,314.10	249,165.94	238,191.02	210,366.69	219,896.00	193,458.09	223,594.64	0.00
EXTRANJEROS	0.00	151.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	444,381.55	444,947.52	458,242.32	531,243.43	532,479.83	652,540.80	501,690.45	570,756.06	0.00
TOTAL DE DEPOSITOS	944,145.19	1,007,657.30	1,098,986.18	1,076,885.05	975,055.42	1,082,846.79	891,925.95	898,073.56	0.00
LOCALES	658,081.56	678,037.63	775,562.69	704,856.39	850,316.49	833,007.43	684,835.06	697,098.61	0.00
DEPOSITOS DE OFICIALES	4,151.60	4,344.92	3,967.70	5,219.69	5,286.52	284.50	835.30	1,030.24	0.00
DEPOSITOS DE PARTICULARES	650,708.78	659,256.89	761,864.74	687,224.12	830,836.08	786,294.83	648,883.49	686,807.41	0.00
DEPOSITOS DE BANCOS	3,221.17	14,435.82	9,730.24	12,412.58	14,193.89	46,428.10	35,116.27	9,260.96	0.00
EXTRANJEROS	286,063.63	329,619.67	323,423.50	372,028.66	124,738.92	249,839.36	207,090.88	200,974.95	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	252,772.49	294,985.21	299,733.47	298,729.51	101,421.57	56,529.42	126,335.72	200,941.35	0.00
DEPOSITOS DE BANCOS	33,291.15	34,634.46	23,690.02	73,299.15	23,317.35	193,309.93	80,755.16	33.60	0.00
PATRIMONIO TOTAL	74,475.55	77,562.37	81,395.34	86,285.74	73,077.98	63,963.55	64,116.12	68,384.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,169,271.09	1,143,854.11	1,181,046.31	1,110,682.67	1,085,332.63	1,183,839.57	1,127,279.06	1,120,620.57	0.00
ACTIVOS GENERADORES DE INGRESOS	674,917.77	750,124.14	747,440.26	773,831.55	725,248.55	806,424.98	701,278.40	781,892.57	0.00
TOTAL DE PRESTAMOS	274,756.52	294,742.40	263,632.92	262,010.80	236,817.86	257,680.81	221,312.01	230,892.83	0.00
TOTAL DE INVERSIONES	400,161.25	455,381.74	483,807.33	511,820.74	488,430.69	548,744.16	479,966.39	550,999.74	0.00
PATRIMONIO TOTAL	73,053.30	80,155.01	83,417.80	89,024.22	73,776.77	70,762.96	72,755.73	77,334.87	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	21,680.00	5,838.77	11,848.32	18,504.55	25,153.24	6,490.54	13,330.02	20,396.87	0.00
EGRESOS DE OPERACIONES	2,695.49	730.28	1,525.09	2,343.62	2,955.92	820.28	1,756.38	2,299.23	0.00
INGRESO NETO DE INTERESES	18,984.52	5,108.49	10,323.23	16,160.94	22,197.32	5,670.26	11,573.64	18,097.65	0.00
OTROS INGRESOS	27,590.99	5,486.36	10,202.29	16,785.67	21,790.27	5,429.76	11,504.91	16,386.23	0.00

INGRESO DE OPERACIONES	46,575.51	10,594.85	20,525.53	32,946.61	43,987.60	11,100.02	23,078.55	34,483.87	0.00
EGRESOS GENERALES	32,250.06	7,606.94	15,003.41	22,033.84	28,897.19	7,681.62	16,506.65	23,507.88	0.00
UTILIDAD ANTES DE PROVISIONES	14,325.45	2,987.91	5,522.12	10,912.77	15,090.41	3,418.40	6,571.91	10,976.00	0.00
UTILIDAD DEL PERIODO	14,525.11	2,931.96	6,699.96	12,356.67	16,609.45	3,329.72	6,701.08	10,689.62	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	0.00	0.00	0.00	0.00	213.57	130.91	248.07	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.10	0.07	0.11	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.93	6.63	6.63	7.11	6.66	5.34	6.25	6.65	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.52	10.48	11.51	11.21	9.84	7.33	9.22	8.61	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	28.29	26.25	32.67	36.23	34.74	29.09	33.14	30.58	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 (%)	36.33	37.63	45.32	38.71	34.57	28.18	33.77	24.05	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	31.93	32.44	40.55	34.34	30.74	25.46	29.35	21.02	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	83.39	81.79	87.02	88.04	89.18	88.44	90.02	87.60	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.15	1.56	1.79	2.13	2.29	1.65	1.91	1.82	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.24	1.03	1.13	1.48	1.53	1.13	1.19	1.27	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.88	14.63	16.06	18.51	22.51	18.82	18.42	18.43	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.21	3.11	3.17	3.19	3.47	3.22	3.80	3.48	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.40	0.39	0.41	0.40	0.41	0.41	0.50	0.39	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.81	2.72	2.76	2.78	3.06	2.81	3.30	3.09	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	69.24	71.80	73.10	66.88	65.69	69.20	71.52	68.17	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.09	2.93	2.73	2.89	3.00	2.69	3.28	2.79	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	128.00	124.00	111.00	117.00	118.00	113.00	111.00	111.00	0.00
NUMERO DE SUCURSALES	4.00	4.00	4.00	3.00	3.00	3.00	3.00	3.00	0.00
PRESTAMOS / EMPLEADOS	2,056.79	2,382.79	2,244.74	2,035.82	1,782.77	1,945.98	1,742.87	2,014.37	0.00
DEPOSITOS TOTALES / EMPLEADOS	7,376.13	8,126.27	9,900.78	9,204.15	8,263.18	9,582.71	8,035.37	8,090.75	0.00
UTILIDAD NETA / EMPLEADOS	113.48	23.64	60.36	105.61	140.76	29.47	60.37	96.30	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(15.05)	4.51	8.34	20.44	2.09	2.52	(16.46)	(15.33)	0.00
PRESTAMOS (%)	(8.03)	0.49	(10.40)	(16.67)	(20.09)	(25.58)	(22.36)	(6.13)	0.00
LOCALES (%)	(7.32)	0.44	(10.40)	(16.67)	(20.09)	(25.54)	(22.36)	(6.13)	0.00
EXTRANJEROS (%)	(100.00)	0.00	(100.00)	0.00	0.00	(100.00)	0.00	0.00	0.00
DEPOSITOS (%)	(17.77)	7.21	10.43	24.24	3.27	7.46	(18.84)	(16.60)	0.00

LOCALES (%)	(26.46)	(6.44)	0.85	8.73	29.21	22.86	(11.70)	(1.10)	0.00
EXTRANJEROS (%)	12.90	53.18	43.02	70.22	(56.39)	(24.20)	(35.97)	(45.98)	0.00
PATRIMONIO (%)	3.97	(6.27)	(4.73)	(5.97)	(1.88)	(17.53)	(21.23)	(20.75)	0.00
UTILIDAD NETA (%)	59.58	183.00	112.53	(1.01)	14.35	13.57	0.02	(13.49)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	247,678.62	281,138.60	224,965.72	226,462.58	209,813.48	219,611.85	193,164.25	223,190.67	0.00
MENCION ESPECIAL	15,253.12	13,981.24	23,729.95	11,398.18	154.21	3.31	26.63	24.13	0.00
SUBNORMAL	337.29	345.79	470.26	330.27	399.00	494.41	398.11	627.91	0.00
DUDOSO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	3.29	2.87	2.49	2.98	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	3.11	3.43	3.71	4.02	5.11	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PERSONA JURIDICA	0.25	0.27	0.27	0.35	0.38	0.40	0.39	0.44	0.00