

CITIBANK, N.A. SUCURSAL PANAMÁ
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,096,536.14	1,198,592.44	1,026,212.04	1,027,565.16	1,224,830.17	1,183,510.71	1,016,603.90	1,091,866.37	1,038,289.28
ACTIVOS LIQUIDOS	337,061.67	305,168.65	301,211.92	215,968.42	323,142.95	212,337.52	319,585.23	389,979.80	364,028.22
TOTAL DE PRESTAMOS	210,366.69	219,896.00	193,458.09	223,594.64	235,744.49	228,670.34	168,621.52	215,509.89	211,574.75
LOCALES	210,366.69	219,896.00	193,458.09	223,594.64	235,744.49	228,670.34	168,621.52	215,509.89	211,574.75
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	532,479.83	652,540.80	501,690.45	570,756.06	638,957.48	724,241.76	505,072.47	465,530.71	439,527.50
TOTAL DE DEPOSITOS	975,055.42	1,082,846.79	891,925.95	898,073.56	1,112,925.78	1,063,166.42	901,557.74	970,102.22	932,818.91
LOCALES	850,316.49	833,007.43	684,835.06	697,098.61	838,975.07	729,941.91	722,954.60	699,354.56	677,850.21
DEPOSITOS DE OFICIALES	5,286.52	284.50	835.30	1,030.24	1,211.99	2,921.22	1,456.59	1,082.05	961.28
DEPOSITOS DE PARTICULARES	830,836.08	786,294.83	648,883.49	686,807.41	824,651.53	702,279.94	677,085.90	684,709.43	672,478.91
DEPOSITOS DE BANCOS	14,193.89	46,428.10	35,116.27	9,260.96	13,111.55	24,740.75	44,412.10	13,563.09	4,410.02
EXTRANJEROS	124,738.92	249,839.36	207,090.88	200,974.95	273,950.71	333,224.51	178,603.14	270,747.66	254,968.70
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	101,421.57	56,529.42	126,335.72	200,941.35	269,913.24	254,634.37	134,989.48	206,979.61	161,021.11
DEPOSITOS DE BANCOS	23,317.35	193,309.93	80,755.16	33.60	4,037.47	78,590.14	43,613.66	63,768.05	93,947.58
PATRIMONIO TOTAL	73,077.98	63,963.55	64,116.12	68,384.00	64,899.11	54,803.40	61,197.54	70,109.92	60,698.80
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,085,332.63	1,183,839.57	1,127,279.06	1,120,620.57	1,160,683.16	1,191,051.57	1,021,407.97	1,059,715.76	1,131,559.72
ACTIVOS GENERADORES DE INGRESOS	725,248.55	806,424.98	701,278.40	781,892.57	808,774.25	912,674.45	684,421.26	737,695.65	762,902.11
TOTAL DE PRESTAMOS	236,817.86	257,680.81	221,312.01	230,892.83	223,055.59	224,283.17	181,039.80	219,552.26	223,659.62
TOTAL DE INVERSIONES	488,430.69	548,744.16	479,966.39	550,999.74	585,718.66	688,391.28	503,381.46	518,143.39	539,242.49
PATRIMONIO TOTAL	73,776.77	70,762.96	72,755.73	77,334.87	68,988.54	59,383.48	62,656.83	69,246.96	62,798.95
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	25,153.24	6,490.54	13,330.02	20,396.87	28,571.39	8,913.62	16,987.47	24,399.88	31,161.54
EGRESOS DE OPERACIONES	2,955.92	820.28	1,756.38	2,299.23	2,789.37	611.12	2,369.89	3,896.76	5,218.34
INGRESO NETO DE INTERESES	22,197.32	5,670.26	11,573.64	18,097.65	25,782.02	8,302.50	14,617.58	20,503.12	25,943.19

OTROS INGRESOS	21,790.27	5,429.76	11,504.91	16,386.23	38,936.92	4,529.82	12,961.60	24,112.30	30,589.24
INGRESO DE OPERACIONES	43,987.60	11,100.02	23,078.55	34,483.87	64,718.94	12,832.32	27,579.18	44,615.42	56,532.43
EGRESOS GENERALES	28,897.19	7,681.62	16,506.65	23,507.88	33,859.45	7,053.15	18,130.79	27,136.59	34,351.21
UTILIDAD ANTES DE PROVISIONES	15,090.41	3,418.40	6,571.91	10,976.00	30,859.49	5,779.17	9,448.38	17,478.83	22,181.23
UTILIDAD DEL PERIODO	16,609.45	3,329.72	6,701.08	10,689.62	30,833.90	5,655.88	8,718.19	16,352.77	21,727.82
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	1,624.55	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	213.57	130.91	248.07	148.15	145.77	157.83	376.04	205.57
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.69	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	9.12	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	0.10	0.07	0.11	0.06	0.06	0.09	0.17	0.10
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.66	5.34	6.25	6.65	5.30	4.63	6.02	6.42	5.85
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.84	7.33	9.22	8.61	7.42	5.75	9.08	10.29	9.32
PATRIMONIO / PRESTAMOS TOTALES (%)	34.74	29.09	33.14	30.58	27.53	23.97	36.29	32.53	28.69
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 (%)	34.57	28.18	33.77	24.05	29.04	19.97	35.45	40.20	39.02
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	30.74	25.46	29.35	21.02	26.38	17.94	31.44	35.72	35.06
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	89.18	88.44	90.02	87.60	86.45	88.09	91.47	88.19	86.14
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.29	1.65	1.91	1.82	3.81	2.48	2.55	2.96	2.85
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.53	1.13	1.19	1.27	2.66	1.90	1.71	2.06	1.92
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	22.51	18.82	18.42	18.43	44.69	38.10	27.83	31.49	34.60
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.47	3.22	3.80	3.48	3.53	3.91	4.96	4.41	4.08
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.41	0.41	0.50	0.39	0.34	0.27	0.69	0.70	0.68
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.06	2.81	3.30	3.09	3.19	3.64	4.27	3.71	3.40
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	65.69	69.20	71.52	68.17	52.32	54.96	65.74	60.82	60.76
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.00	2.69	3.28	2.79	4.81	1.99	3.79	4.36	4.01
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	118.00	113.00	111.00	111.00	108.00	105.00	102.00	102.00	101.00
NUMERO DE SUCURSALES	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.00	2.00
PRESTAMOS / EMPLEADOS	1,782.77	1,945.98	1,742.87	2,014.37	2,182.82	2,177.81	1,653.15	2,112.84	2,094.80
DEPOSITOS TOTALES / EMPLEADOS	8,263.18	9,582.71	8,035.37	8,090.75	10,304.87	10,125.39	8,838.80	9,510.81	9,235.83
UTILIDAD NETA / EMPLEADOS	140.76	29.47	60.37	96.30	285.50	53.87	85.47	160.32	215.13
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	2.09	2.52	(16.46)	(15.33)	11.70	(1.26)	(0.94)	6.26	(15.23)
PRESTAMOS (%)	(20.09)	(25.58)	(22.36)	(6.13)	12.06	3.99	(12.84)	(3.62)	(10.25)

LOCALES (%)	(20.09)	(25.54)	(22.36)	(6.13)	12.06	3.99	(12.84)	(3.62)	(10.25)
EXTRANJEROS (%)	0.00	(100.00)	0.00	0.00	(100.00)	0.00	0.00	0.00	0.00
DEPOSITOS (%)	3.27	7.46	(18.84)	(16.60)	14.14	(1.82)	1.08	8.02	(16.18)
LOCALES (%)	29.21	22.86	(11.70)	(1.10)	(1.33)	(12.37)	5.57	0.32	(19.20)
EXTRANJEROS (%)	(56.39)	(24.20)	(35.97)	(45.98)	119.62	33.38	(13.76)	34.72	(6.93)
PATRIMONIO (%)	(1.88)	(17.53)	(21.23)	(20.75)	(11.19)	(14.32)	(4.55)	2.52	(6.47)
UTILIDAD NETA (%)	14.35	13.57	0.02	(13.49)	85.64	69.86	30.10	52.98	(29.53)
CLASIFICACION PRESTAMOS									
NORMAL	209,813.48	219,611.85	193,164.25	223,190.67	235,340.77	228,816.12	168,730.11	215,844.33	199,771.47
MENCION ESPECIAL	154.21	3.31	26.63	24.13	0.00	0.00	0.00	0.00	12,000.00
SUBNORMAL	399.00	494.41	398.11	627.91	551.87	0.00	49.23	41.60	8.84
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	5.11	0.00	0.00	0.00	0.00	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	0.38	0.40	0.39	0.44	0.52	0.62	0.72	0.78	0.69