

**BANK LEUMI-LE ISRAEL, B.M.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	140,201.47	136,325.93	136,249.71	130,328.44	133,796.71	127,838.81	124,091.95	128,316.98	133,510.53
ACTIVOS LIQUIDOS	37,756.23	33,209.20	32,080.93	13,333.70	26,056.87	28,170.48	13,424.20	14,983.20	29,561.82
TOTAL DE PRESTAMOS	101,121.11	101,437.20	102,528.02	115,389.52	106,290.82	97,996.64	109,143.05	111,941.27	102,659.19
LOCALES	101,121.11	101,437.20	102,528.02	115,389.52	106,290.82	97,996.64	109,143.05	111,941.26	102,659.19
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	119,442.61	118,120.28	118,425.70	112,108.88	113,824.17	108,451.68	105,255.42	108,857.00	114,224.56
LOCALES	117,331.94	115,991.02	116,549.33	110,226.83	111,917.16	106,427.04	103,326.58	100,043.11	103,541.58
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	117,331.94	115,991.02	116,549.33	110,226.83	111,917.16	106,427.04	103,326.58	100,043.11	103,541.58
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	2,110.67	2,129.25	1,876.37	1,882.05	1,907.01	2,024.64	1,928.84	8,813.90	10,682.98
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	2,110.67	2,129.25	1,876.37	1,882.05	1,907.01	2,024.64	1,928.84	1,813.90	1,682.98
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,000.00	9,000.00
PATRIMONIO TOTAL	16,741.20	16,874.71	17,027.12	17,231.63	17,544.29	17,487.33	17,786.23	17,955.43	18,198.79
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	132,903.25	136,140.08	141,923.67	135,988.90	136,999.09	132,082.37	130,170.83	129,322.71	133,653.62
ACTIVOS GENERADORES DE INGRESOS	103,135.12	104,264.58	103,832.85	119,405.34	103,705.96	99,716.92	105,835.53	113,665.40	104,475.00
TOTAL DE PRESTAMOS	103,135.12	104,264.58	103,832.85	119,405.34	103,705.96	99,716.92	105,835.53	113,665.40	104,475.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	16,263.31	16,448.09	16,659.81	16,894.63	17,142.75	17,181.02	17,406.67	17,593.53	17,871.54
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	8,084.03	1,910.05	3,787.89	5,786.07	7,550.41	1,462.86	2,902.65	4,365.32	5,836.00
EGRESOS DE OPERACIONES	5,257.65	1,392.54	2,760.17	4,147.63	5,233.28	957.46	1,835.01	2,670.92	3,506.80
INGRESO NETO DE INTERESES	2,826.37	517.51	1,027.72	1,638.45	2,317.14	505.40	1,067.64	1,694.40	2,329.20

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OTROS INGRESOS	649.54	189.32	412.13	588.12	661.12	199.62	430.68	622.52	813.36
INGRESO DE OPERACIONES	3,475.91	706.83	1,439.85	2,226.57	2,978.26	705.02	1,498.32	2,316.92	3,142.56
EGRESOS GENERALES	2,518.08	571.72	1,150.19	1,781.52	2,332.31	635.52	1,289.27	1,963.20	2,759.65
UTILIDAD ANTES DE PROVISIONES	957.83	135.11	289.66	445.05	645.95	69.51	209.06	353.71	382.91
UTILIDAD DEL PERIODO	955.77	133.51	285.91	490.43	803.09	63.03	241.94	411.13	654.50
<b>CALIDAD DE ACTIVOS</b>									
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	679.94	709.94	739.94	769.94	679.94	829.94	668.58	668.58	500.00
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 (%)	0.67	0.70	0.72	0.67	0.64	0.85	0.61	0.60	0.49
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.94	12.38	12.50	13.22	13.11	13.68	14.33	13.99	13.63
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.56	16.64	16.61	14.93	16.51	17.84	16.30	16.04	17.73
PATRIMONIO / PRESTAMOS TOTALES (%)	16.56	16.64	16.61	14.93	16.51	17.84	16.30	16.04	17.73
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	31.61	28.11	27.09	11.89	22.89	25.98	12.75	13.76	25.88
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	26.93	24.36	23.55	10.23	19.47	22.04	10.82	11.68	22.14
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	31.61	28.11	27.09	11.89	22.89	25.98	12.75	13.76	25.88
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.93	0.51	0.55	0.55	0.77	0.25	0.46	0.48	0.63
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.72	0.39	0.40	0.48	0.59	0.19	0.37	0.42	0.49
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.88	3.25	3.43	3.87	4.68	1.47	2.78	3.12	3.66
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.84	7.33	7.30	6.46	7.28	5.87	5.49	5.12	5.59
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.10	5.34	5.32	4.63	5.05	3.84	3.47	3.13	3.36
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.74	1.99	1.98	1.83	2.23	2.03	2.02	1.99	2.23



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ZONA LIBRE	6.65	6.62	6.55	5.90	5.16	5.02	4.38	4.22	4.17
RESTO DEL PAIS	6.34	6.40	6.04	6.09	5.51	5.49	4.93	4.87	4.95
AL POR MENOR	7.23	7.26	6.76	6.51	5.97	6.01	5.80	5.69	5.40
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	6.32	6.38	6.29	4.92	4.85	4.34	4.38	4.13	4.04
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	4.46	4.46	4.41	4.17	3.70	3.74	3.50	3.13	3.39
PERSONA JURIDICA	4.36	4.42	4.32	4.37	3.85	3.32	3.20	3.37	3.34