

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	133,796.71	127,838.81	124,091.95	128,316.98	133,478.00	120,618.28	126,456.66	142,453.55	0.00
ACTIVOS LIQUIDOS	26,056.87	28,170.48	13,424.20	14,983.20	29,561.82	15,833.92	12,153.82	16,490.13	0.00
TOTAL DE PRESTAMOS	106,290.82	97,996.64	109,143.05	111,941.27	102,659.19	102,426.41	111,607.82	123,533.34	0.00
LOCALES	106,290.82	97,996.64	109,143.05	111,941.26	102,659.19	102,426.41	111,607.82	123,533.34	0.00
EXTRANJEROS	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	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	113,824.17	108,451.68	105,255.42	108,857.00	114,224.56	100,133.57	105,439.01	121,783.07	0.00
LOCALES	111,917.16	106,427.04	103,326.58	100,043.11	103,541.58	94,867.15	93,481.02	87,703.23	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	111,917.16	106,427.04	103,326.58	100,043.11	103,541.58	94,867.15	93,481.02	87,703.23	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	1,907.01	2,024.64	1,928.84	8,813.90	10,682.98	5,266.42	11,957.99	34,079.85	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	1,907.01	2,024.64	1,928.84	1,813.90	1,682.98	2,266.42	1,957.99	1,079.85	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	7,000.00	9,000.00	3,000.00	10,000.00	33,000.00	0.00
PATRIMONIO TOTAL	17,544.29	17,487.33	17,786.23	17,955.43	18,166.26	18,301.18	18,534.38	18,456.07	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	136,999.09	132,082.37	130,170.83	129,322.71	133,637.36	124,228.54	125,274.31	135,385.27	0.00
ACTIVOS GENERADORES DE INGRESOS	103,705.96	99,716.92	105,835.53	113,665.40	104,475.00	100,211.53	110,375.44	117,737.31	0.00
TOTAL DE PRESTAMOS	103,705.96	99,716.92	105,835.53	113,665.40	104,475.00	100,211.53	110,375.44	117,737.31	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	17,142.75	17,181.02	17,406.67	17,593.53	17,855.28	17,894.25	18,160.31	18,205.75	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	7,550.41	1,462.86	2,902.65	4,365.32	5,836.00	1,373.07	2,688.94	4,159.94	0.00
EGRESOS DE OPERACIONES	5,233.28	957.46	1,835.01	2,670.92	3,506.80	819.20	1,559.56	2,400.99	0.00
INGRESO NETO DE INTERESES	2,317.14	505.40	1,067.64	1,694.40	2,329.20	553.87	1,129.39	1,758.94	0.00

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OTROS INGRESOS	661.12	199.62	430.68	622.52	575.53	178.61	409.83	597.27	0.00
INGRESO DE OPERACIONES	2,978.26	705.02	1,498.32	2,316.92	2,904.73	732.49	1,539.22	2,356.21	0.00
EGRESOS GENERALES	2,332.31	635.52	1,289.27	1,963.20	2,554.35	636.11	1,315.65	2,065.33	0.00
UTILIDAD ANTES DE PROVISIONES	645.95	69.51	209.06	353.71	350.38	96.38	223.57	290.88	0.00
UTILIDAD DEL PERIODO	803.09	63.03	241.94	411.13	621.97	102.39	335.59	407.28	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	679.94	829.94	668.58	668.58	500.00	500.00	500.00	650.00	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 (%)	0.64	0.85	0.61	0.60	0.49	0.49	0.45	0.53	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	13.11	13.68	14.33	13.99	13.61	15.17	14.66	12.96	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.51	17.84	16.30	16.04	17.70	17.87	16.61	14.94	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.51	17.84	16.30	16.04	17.70	17.87	16.61	14.94	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 (%)	22.89	25.98	12.75	13.76	25.88	15.81	11.53	13.54	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.47	22.04	10.82	11.68	22.15	13.13	9.61	11.58	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	22.89	25.98	12.75	13.76	25.88	15.81	11.53	13.54	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.77	0.25	0.46	0.48	0.60	0.41	0.61	0.46	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.59	0.19	0.37	0.42	0.47	0.33	0.54	0.40	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.68	1.47	2.78	3.12	3.48	2.29	3.70	2.98	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.28	5.87	5.49	5.12	5.59	5.48	4.87	4.71	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.05	3.84	3.47	3.13	3.36	3.27	2.83	2.72	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.23	2.03	2.02	1.99	2.23	2.21	2.05	1.99	0.00

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ZONA LIBRE	5.16	5.02	4.38	4.22	4.17	4.09	4.00	3.92	0.00
RESTO DEL PAIS	5.51	5.49	4.93	4.87	4.95	5.08	4.76	4.76	0.00
AL POR MENOR	5.97	6.01	5.80	5.69	5.40	5.37	5.67	5.64	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	4.85	4.34	4.38	4.13	4.04	3.40	3.39	3.39	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	3.70	3.74	3.50	3.13	3.39	3.44	3.04	3.17	0.00
PERSONA JURIDICA	3.85	3.32	3.20	3.37	3.34	3.25	3.25	3.36	0.00