

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 | 135,781.08 |
| 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 | 32,498.92 |
| 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 | 102,215.22 |
| 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 | 102,215.22 |
| 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 | 116,175.66 |
| 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 | 102,444.35 |
| 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 | 102,444.35 |
| 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 | 13,731.32 |
| 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 | 731.32 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 7,000.00 | 9,000.00 | 3,000.00 | 10,000.00 | 33,000.00 | 13,000.00 |
| 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 | 18,894.78 |
| 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 | 134,629.54 |
| 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 | 102,437.20 |
| 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 | 102,437.20 |
| 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 | 18,530.52 |
| 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 | 5,656.43 |
| 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 | 3,232.51 |
| 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 | 2,423.92 |

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| OTROS INGRESOS | 661.12 | 199.62 | 430.68 | 622.52 | 575.53 | 178.61 | 409.83 | 597.27 | 767.98 |
| 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 | 3,191.90 |
| EGRESOS GENERALES | 2,332.31 | 635.52 | 1,289.27 | 1,963.20 | 2,554.35 | 636.11 | 1,315.65 | 2,065.33 | 2,583.08 |
| UTILIDAD ANTES DE PROVISIONES | 645.95 | 69.51 | 209.06 | 353.71 | 350.38 | 96.38 | 223.57 | 290.88 | 608.82 |
| UTILIDAD DEL PERIODO | 803.09 | 63.03 | 241.94 | 411.13 | 621.97 | 102.39 | 335.59 | 407.28 | 728.52 |
| 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 | 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 (%) | 0.64 | 0.85 | 0.61 | 0.60 | 0.49 | 0.49 | 0.45 | 0.53 | 0.49 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 13.11 | 13.68 | 14.33 | 13.99 | 13.61 | 15.17 | 14.66 | 12.96 | 13.92 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 16.51 | 17.84 | 16.30 | 16.04 | 17.70 | 17.87 | 16.61 | 14.94 | 18.49 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 16.51 | 17.84 | 16.30 | 16.04 | 17.70 | 17.87 | 16.61 | 14.94 | 18.49 |
| 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 | 27.97 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 19.47 | 22.04 | 10.82 | 11.68 | 22.15 | 13.13 | 9.61 | 11.58 | 23.93 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 22.89 | 25.98 | 12.75 | 13.76 | 25.88 | 15.81 | 11.53 | 13.54 | 27.97 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.77 | 0.25 | 0.46 | 0.48 | 0.60 | 0.41 | 0.61 | 0.46 | 0.71 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.59 | 0.19 | 0.37 | 0.42 | 0.47 | 0.33 | 0.54 | 0.40 | 0.54 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 4.68 | 1.47 | 2.78 | 3.12 | 3.48 | 2.29 | 3.70 | 2.98 | 3.93 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.28 | 5.87 | 5.49 | 5.12 | 5.59 | 5.48 | 4.87 | 4.71 | 5.52 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.05 | 3.84 | 3.47 | 3.13 | 3.36 | 3.27 | 2.83 | 2.72 | 3.16 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 2.23 | 2.03 | 2.02 | 1.99 | 2.23 | 2.21 | 2.05 | 1.99 | 2.37 |

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| ZONA LIBRE | 5.16 | 5.02 | 4.38 | 4.22 | 4.17 | 4.09 | 4.00 | 3.92 | 4.01 |
| RESTO DEL PAIS | 5.51 | 5.49 | 4.93 | 4.87 | 4.95 | 5.08 | 4.76 | 4.76 | 4.63 |
| AL POR MENOR | 5.97 | 6.01 | 5.80 | 5.69 | 5.40 | 5.37 | 5.67 | 5.64 | 5.37 |
| 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 | 3.38 |
| 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 | 3.09 |
| PERSONA JURIDICA | 3.85 | 3.32 | 3.20 | 3.37 | 3.34 | 3.25 | 3.25 | 3.36 | 3.29 |