



Bank Leumi-Le Israel, B.M.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-316,996.92	-4.42	7,166,823.94	4,353,462.63	4,515,854.81	4,470,170.62	4,180,843.54	4,435,289.40	3,785,446.59	4,185,823.18	4,270,933.09	3,740,343.98	3,918,136.08	3,620,164.69	6,849,827.02
Depositos Locales en Bancos	-397,056.40	-14.99	2,649,406.18	2,239,113.19	1,379,467.01	2,033,830.38	1,406,136.07	2,968,167.90	2,044,800.37	1,531,938.62	1,860,159.70	1,680,889.28	2,455,238.47	1,818,896.67	2,252,349.78
A la Vista	-397,056.40	-14.99	2,649,406.18	2,239,113.19	1,379,467.01	2,033,830.38	1,406,136.07	2,968,167.90	2,044,800.37	1,531,938.62	1,860,159.70	1,680,889.28	2,455,238.47	1,818,896.67	2,252,349.78
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	1,083,155.67	75.67	1,431,465.88	476,774.83	425,745.62	1,079,468.76	721,424.90	494,021.32	326,012.95	845,011.02	905,094.98	851,019.53	258,693.15	84,573.56	2,514,621.55
A la Vista	83,155.67	5.81	1,431,465.88	476,774.83	425,745.62	1,079,468.76	721,424.90	494,021.32	326,012.95	845,011.02	905,094.98	851,019.53	258,693.15	84,573.56	1,514,621.55
A Plazo	1,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000,000.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	-1,003,096.19	-32.51	3,085,951.88	1,637,574.61	2,710,642.18	1,356,871.48	2,053,282.57	973,100.18	1,414,633.27	1,808,873.54	1,505,678.41	1,208,435.17	1,204,204.46	1,716,694.46	2,082,855.69
CARTERA CREDITICIA	12,347,398.59	16.24	76,014,702.66	77,910,593.62	76,288,226.61	74,918,522.27	73,473,173.03	76,232,306.54	78,777,626.58	79,973,018.54	82,559,689.21	87,751,669.66	93,809,511.66	96,602,359.02	88,362,101.25
Locales	12,262,351.27	15.65	78,369,939.72	80,291,180.57	78,588,555.52	77,253,984.01	75,833,017.50	78,047,703.96	81,196,361.39	82,393,298.94	84,733,227.93	89,955,352.45	96,028,822.05	98,841,828.27	90,632,290.99
Extranjero	64,838.57	28.17	230,161.43	230,000.00	335,000.00	325,000.00	325,000.00	893,940.39	315,000.00	315,000.00	315,000.00	305,020.14	305,020.14	305,020.14	295,000.00
Menos Provisiones	-20,208.75	-0.78	2,585,398.49	2,610,586.95	2,635,328.91	2,660,461.74	2,684,844.47	2,709,337.81	2,733,734.81	2,735,280.40	2,488,538.72	2,508,702.93	2,524,330.53	2,544,489.39	2,565,189.74
Locales	-20,208.75	-0.78	2,585,398.49	2,572,253.62	2,596,995.58	2,623,795.07	2,648,177.80	2,709,337.81	2,733,734.81	2,735,280.40	2,488,538.72	2,508,702.93	2,524,330.53	2,544,489.39	2,565,189.74
Extranjero	0.00	0.00	0.00	38,333.33	38,333.33	36,666.67	36,666.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	-493,867.86	-18.11	2,727,572.96	3,095,932.84	3,198,614.86	3,496,669.86	2,975,223.48	2,638,087.07	2,284,974.26	2,029,095.33	2,057,049.24	2,217,123.84	2,181,257.02	2,024,842.77	2,233,705.10
Locales	-548,804.65	-20.12	2,727,201.82	3,030,663.53	3,120,344.64	3,458,797.48	2,961,870.12	2,611,150.10	2,284,540.67	2,015,350.85	1,990,824.83	2,177,257.24	2,157,064.37	1,945,375.64	2,178,397.17
Extranjero	54,936.79	14.80	371.14	65,269.31	78,270.22	37,872.38	13,353.36	26,936.97	433.59	13,744.48	66,224.41	39,866.60	24,192.65	79,467.13	55,307.93
TOTAL DE ACTIVOS	11,536,533.81	13.43	85,909,099.56	85,359,989.09	84,002,696.28	82,885,362.75	80,629,240.05	83,305,683.01	84,848,047.43	86,187,937.05	88,887,671.54	93,709,137.48	99,908,904.76	102,247,366.48	97,445,633.37
DEPOSITOS	10,136,972.01	13.79	73,529,073.53	70,804,191.08	70,281,496.87	66,267,894.93	66,711,797.86	70,290,414.88	72,204,446.31	73,666,264.98	75,844,669.00	80,660,642.72	87,033,868.08	89,759,480.40	83,666,045.54
Locales	9,299,108.93	14.56	63,876,877.91	65,771,314.50	65,494,226.06	65,449,267.16	63,413,113.04	62,127,848.74	62,910,488.95	64,353,961.42	64,011,118.85	66,774,581.09	70,161,327.73	70,333,547.94	73,175,986.84
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	9,299,108.93	14.56	63,876,877.91	65,771,314.50	65,494,226.06	65,449,267.16	63,413,113.04	62,127,848.74	62,910,488.95	64,353,961.42	64,011,118.85	66,774,581.09	70,161,327.73	70,333,547.94	73,175,986.84
A la Vista	-997,755.39	-10.22	9,765,622.18	10,598,731.11	10,964,432.65	11,048,625.40	9,685,236.21	8,293,071.59	7,781,219.69	8,772,971.85	7,986,225.59	8,873,883.28	7,687,016.80	7,123,407.04	8,767,866.79
A Plazo	10,296,864.32	19.03	54,111,255.73	55,172,583.39	54,529,793.41	54,400,641.76	53,727,876.83	53,834,777.15	55,129,269.26	55,580,989.57	56,024,893.26	57,900,697.81	62,474,310.93	63,210,140.90	64,408,120.05
De Ahorros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	837,863.08	8.68	9,652,195.62	5,032,876.58	4,787,270.81	818,627.77	3,298,684.82	8,162,566.14	9,293,957.36	9,312,303.56	11,833,550.15	13,886,061.63	16,872,540.35	19,425,932.46	10,490,058.70
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	837,863.08	8.68	9,652,195.62	5,032,876.58	4,787,270.81	818,627.77	3,298,684.82	8,162,566.14	9,293,957.36	9,312,303.56	11,833,550.15	13,886,061.63	16,872,540.35	19,425,932.46	10,490,058.70



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Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	52,735.11	17.54	300,580.32	181,121.82	225,388.46	256,622.72	236,556.04	599,991.26	231,580.20	249,802.52	185,923.38	237,276.17	230,645.51	285,631.50	353,315.43
A Plazo	285,127.97	81.09	351,615.30	351,754.76	561,882.35	562,005.05	562,128.78	1,062,574.88	562,377.16	562,501.04	647,626.77	648,785.46	641,894.84	640,300.96	636,743.27
De Ahorro	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	500,000.00	5.56	9,000,000.00	4,500,000.00	4,000,000.00	0.00	2,500,000.00	6,500,000.00	8,500,000.00	8,500,000.00	11,000,000.00	13,000,000.00	16,000,000.00	18,500,000.00	9,500,000.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	500,000.00	5.56	9,000,000.00	4,500,000.00	4,000,000.00	0.00	2,500,000.00	6,500,000.00	8,500,000.00	8,500,000.00	11,000,000.00	13,000,000.00	16,000,000.00	18,500,000.00	9,500,000.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	1,092,925.58	52.86	2,067,518.68	4,210,479.00	3,348,068.59	6,228,310.48	3,548,261.36	2,633,155.04	2,243,337.35	2,066,280.40	2,552,006.11	2,517,237.09	2,310,582.91	1,904,335.94	3,160,444.26
Locales	1,037,156.31	50.18	2,066,776.29	4,113,371.55	3,206,469.13	6,170,311.67	3,445,805.01	2,479,249.49	2,129,077.77	1,908,590.81	2,308,444.02	2,306,009.21	2,282,392.75	1,580,110.72	3,103,932.60
Extranjero	55,769.27	7,512.13	742.39	97,107.45	141,599.46	57,998.81	102,456.35	153,905.55	114,259.58	157,689.59	243,562.09	211,227.88	28,190.16	324,225.22	56,511.66
PATRIMONIO	306,636.22	2.97	10,312,507.35	10,345,319.01	10,373,130.82	10,389,157.34	10,369,180.83	10,382,113.09	10,400,263.77	10,455,391.67	10,490,996.43	10,531,257.67	10,564,453.77	10,583,550.14	10,619,143.57
Capital	0.00	0.00	10,000,094.74	10,000,094.74	10,000,094.74	10,000,094.74	10,000,094.74	10,000,094.74	10,000,094.74	10,000,094.74	10,000,094.74	10,000,094.74	10,000,094.74	10,000,094.74	10,000,094.74
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	262,395.47	524.61	50,017.14	312,412.61	312,412.61	312,412.61	312,412.61	312,412.61	312,412.61	312,412.61	312,412.61	312,412.61	312,412.61	312,412.61	312,412.61
Utilidad de Periodo	44,240.75	16.86	262,395.47	32,811.66	60,623.47	76,649.99	56,673.48	69,605.74	87,756.42	142,884.32	178,489.08	218,750.32	251,946.42	271,042.79	306,636.22
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	11,536,533.81	13.43	85,909,099.56	85,359,989.09	84,002,696.28	82,885,362.75	80,629,240.05	83,305,683.01	84,848,047.43	86,187,937.05	88,887,671.54	93,709,137.48	99,908,904.76	102,247,366.48	97,445,633.37