



**Bank Leumi-Le Israel, B.M.  
ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2003			2004			2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	85,909.10	82,885.36	84,848.05	93,709.14	97,007.26	99,489.66	102,615.97	106,052.86	109,866.33	
3 Activos Líquidos	7,166.82	4,470.17	3,785.45	3,740.34	6,850.08	3,893.98	3,645.08	4,672.49	6,775.52	
4 Total de Préstamos	76,014.70	74,918.52	78,777.63	87,751.67	88,362.10	93,143.54	96,402.00	98,621.79	101,298.29	
5 Locales	75,784.54	74,630.19	78,462.63	87,446.65	88,067.10	92,948.53	96,232.00	98,461.79	101,148.29	
6 Extranjeros	230.16	288.33	315.00	305.02	295.00	195.01	170.00	160.00	150.00	
7 Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8 Total de Depósitos	73,529.07	66,267.89	72,204.45	80,660.64	83,666.05	85,355.06	87,969.90	91,354.67	95,837.89	
9 Locales	63,876.88	65,449.27	62,910.49	66,774.58	73,175.99	77,601.13	77,078.66	77,310.50	92,738.18	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	63,876.88	65,449.27	62,910.49	66,774.58	73,175.99	77,601.13	77,078.66	77,310.50	92,738.18	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	9,652.20	818.63	9,293.96	13,886.06	10,490.06	7,753.93	10,891.24	14,044.17	3,099.71	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	652.20	818.63	793.96	886.06	990.06	753.93	891.24	1,044.17	1,099.71	
16 Depósitos de Bancos	9,000.00	0.00	8,500.00	13,000.00	9,500.00	7,000.00	10,000.00	13,000.00	2,000.00	
17 Patrimonio Total	10,312.51	10,389.16	10,400.26	10,531.26	10,619.14	10,744.40	10,881.47	11,028.83	11,227.03	
18 PROMEDIO (12 MESES)										
19 Total de Activos	83,500.01	82,517.00	84,579.19	91,779.77	91,458.18	91,187.51	93,732.01	99,881.00	103,436.79	
20 Activos Generadores de Ingresos	73,437.03	75,243.29	78,376.12	85,472.20	82,188.40	84,031.03	87,589.81	93,186.73	94,830.19	
21 Total de Prestamos	73,437.03	75,243.29	78,376.12	85,472.20	82,188.40	84,031.03	87,589.81	93,186.73	94,830.19	
22 Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
23 Patrimonio Total	9,540.81	9,647.39	10,308.84	10,420.19	10,465.83	10,566.78	10,640.87	10,780.05	10,923.09	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	5,577.98	1,275.52	2,447.74	3,750.56	5,238.87	1,478.31	3,083.05	4,768.14	6,597.76	
26 Egreso de Operaciones	3,813.35	884.11	1,678.05	2,491.64	3,469.46	962.74	2,009.10	3,119.29	4,309.94	



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27 Ingreso Neto de Intereses	1,764.63	391.41	769.69	1,258.92	1,769.41	515.57	1,073.95	1,648.86	2,287.82		
28 Otros Ingresos	816.46	255.18	449.65	632.51	758.45	171.69	326.78	507.57	666.22		
29 Ingreso de Operaciones	2,581.10	646.59	1,219.34	1,891.43	2,527.86	687.26	1,400.74	2,156.43	2,954.04		
30 Egresos Generales	1,978.70	509.94	1,011.58	1,492.68	2,021.47	517.72	1,041.87	1,614.92	2,165.00		
31 Utilidad Antes de Provisiones	602.39	136.65	207.76	398.75	506.39	169.53	358.87	541.51	789.05		
32 Utilidad del Periodo	262.39	76.65	87.76	218.75	306.64	125.25	262.33	409.69	607.89		
33 CALIDAD DE ACTIVOS											
34 Total de Préstamos Vencidos	168.36	162.49	156.12	0.00	0.00	0.00	0.00	0.00	0.00		
35 Total Provisiones Para Préstamos	2,585.40	2,660.46	2,733.73	2,508.70	2,565.19	2,625.91	2,687.16	2,663.61	2,511.31		
36 Préstamos Vencidos / Préstamos Totales (%)	0.22	0.22	0.20	0.00	0.00	0.00	0.00	0.00	0.00		
37 Provisiones / Préstamos Vencidos (%)	1,535.68	1,637.28	1,751.05	0.00	0.00	0.00	0.00	0.00	0.00		
38 Provisiones para Préstamos / Préstamos Totales (%)	3.40	3.55	3.47	2.86	2.90	2.82	2.79	2.70	2.48		
39 RAZONES DE CAPITAL											
40 Patrimonio / Activos Totales (%)	12.00	12.53	12.26	11.24	10.95	10.80	10.60	10.40	10.22		
41 Patrimonio / Activos Generadores de Ing. (%)	13.57	13.87	13.20	12.00	12.02	11.54	11.29	11.18	11.08		
42 Patrimonio / Préstamos Totales (%)	13.57	13.87	13.20	12.00	12.02	11.54	11.29	11.18	11.08		
43 LIQUIDEZ											
44 Activos Líquidos / Total de Depósitos (%)	9.75	6.75	5.24	4.64	8.19	4.56	4.14	5.11	7.07		
45 Activos Líquidos / Activos Totales (%)	8.34	5.39	4.46	3.99	7.06	3.91	3.55	4.41	6.17		
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	9.75	6.75	5.24	4.64	8.19	4.56	4.14	5.11	7.07		
47 RENTABILIDAD											
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.36	0.41	0.22	0.34	0.37	0.60	0.60	0.59	0.64		
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.31	0.37	0.21	0.32	0.34	0.55	0.56	0.55	0.59		
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	2.75	3.18	1.70	2.80	2.93	4.74	4.93	5.07	5.57		
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.60	6.78	6.25	5.85	6.37	7.04	7.04	6.82	6.96		
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.19	4.70	4.28	3.89	4.22	4.58	4.59	4.46	4.54		



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.40	2.08	1.96	1.96	2.15	2.45	2.45	2.36	2.41	
54 Egresos Generales / Ingresos de Operaciones (%)	76.66	78.87	82.96	78.92	79.97	75.33	74.38	74.89	73.29	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.11	1.36	1.15	0.99	0.92	0.82	0.75	0.73	0.70	
56 PRODUCTIVIDAD										
57 Número de Empleados	21.00	21.00	21.00	21.00	20.00	20.00	20.00	19.00	19.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	3,619.75	3,567.55	3,751.32	4,178.65	4,418.11	4,657.18	4,820.10	5,190.62	5,331.49	
60 Depósitos Totales / Empleados	3,501.38	3,155.61	3,438.31	3,840.98	4,183.30	4,267.75	4,398.50	4,808.14	5,044.10	
61 Utilidad Neta / Empleados	12.49	3.65	4.18	10.42	15.33	6.26	13.12	21.56	31.99	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	5.94	0.90	0.64	4.29	12.92	20.03	20.94	13.17	13.26	
64 Préstamos (%)	7.28	-0.86	1.03	5.48	16.24	24.33	22.37	12.39	14.64	
65 Locales (%)	7.41	-0.85	0.95	5.42	16.21	24.55	22.65	12.60	14.85	
66 Extranjeros (%)	-23.28	-3.89	26.00	27.09	28.17	-32.37	-46.03	-47.54	-49.15	
67 Depósitos (%)	5.06	-7.00	-0.15	4.20	13.79	28.80	21.83	13.26	14.55	
68 Locales (%)	-2.00	0.67	1.34	3.94	14.56	18.57	22.52	15.78	26.73	
69 Extranjeros (%)	100.92	-86.88	-9.16	5.49	8.68	847.19	17.19	1.14	-70.45	
70 Patrimonio (%)	17.60	16.66	1.79	2.15	2.97	3.42	4.63	4.72	5.72	
71 Utilidad Neta (%)	-46.79	-43.85	-47.55	-15.54	16.86	63.41	198.93	87.29	98.24	