



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

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	103,463.45	112,620.31	135,592.32	118,962.47	120,535.60	115,321.43	120,834.35	120,685.21	125,602.03	
Activos Líquidos	18,037.66	17,186.19	39,855.29	16,640.74	16,105.47	17,329.78	23,111.20	12,337.02	18,883.00	
Total de Préstamos	83,589.49	93,687.50	93,794.80	100,185.69	102,517.22	96,182.33	96,101.06	106,806.43	105,149.12	
Locales	83,479.49	93,587.50	93,794.80	100,185.69	102,517.22	96,182.33	96,101.06	106,806.43	105,149.12	
Extranjeros	110.00	100.00	0.00	0.00	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 Depósitos	88,033.87	94,127.55	120,166.04	102,796.96	104,235.06	98,787.84	104,310.68	104,269.61	108,373.04	
Locales	85,905.67	92,962.99	118,509.36	101,399.95	93,509.60	97,573.92	103,098.53	97,179.48	106,848.03	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	85,905.67	92,962.99	118,509.36	101,399.95	93,509.60	97,573.92	103,098.53	97,179.48	106,848.03	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	2,128.19	1,164.56	1,656.68	1,397.02	10,725.46	1,213.92	1,212.14	7,090.13	1,525.01	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	1,128.19	1,164.56	1,656.68	1,397.02	1,225.46	1,213.92	1,212.14	1,590.13	1,525.01	
Depósitos de Bancos	1,000.00	0.00	0.00	0.00	9,500.00	0.00	0.00	5,500.00	0.00	
Patrimonio Total	13,536.11	13,750.31	13,995.27	14,236.70	14,765.12	15,002.87	15,252.53	15,502.29	15,782.43	
PROMEDIO (12 MESES)										
Total de Activos	107,434.29	105,000.40	117,447.08	106,973.04	111,999.53	113,970.87	128,213.34	119,823.84	123,068.82	
Activos Generadores de Ingresos	93,004.89	87,011.33	88,404.89	92,473.43	93,053.35	94,934.92	94,947.93	103,496.06	103,833.17	
Total de Prestamos	93,004.89	87,011.33	88,404.89	92,473.43	93,053.35	94,934.92	94,947.93	103,496.06	103,833.17	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	13,150.97	13,120.70	13,319.36	13,398.26	14,150.62	14,376.59	14,623.90	14,869.49	15,273.78	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	6,793.67	1,807.22	3,866.16	6,011.66	8,216.68	1,983.88	3,744.68	5,473.60	7,458.44	
Egreso de Operaciones	4,311.12	1,163.10	2,489.67	3,919.24	5,284.05	1,235.93	2,350.64	3,423.55	4,637.57	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	2,482.55	644.12	1,376.49	2,092.42	2,932.63	747.94	1,394.05	2,050.05	2,820.87
Otros Ingresos	752.43	170.75	317.51	540.62	842.78	164.68	361.42	638.33	865.96
Ingreso de Operaciones	3,234.98	814.88	1,694.00	2,633.04	3,775.41	912.62	1,755.47	2,688.39	3,686.83
Egresos Generales	2,803.65	592.15	1,239.42	1,933.77	2,799.82	636.95	1,228.99	1,917.80	2,659.70
Utilidad Antes de Provisiones	431.33	222.73	454.59	699.26	975.59	275.67	526.48	770.59	1,027.13
Utilidad del Periodo	770.29	214.20	459.17	700.59	1,229.02	272.97	522.63	772.39	1,052.53
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	1,007.12	1,042.03	1,068.19	1,096.95	874.42	904.42	790.32	820.32	850.32
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	1.20	1.11	1.14	1.09	0.85	0.94	0.82	0.77	0.81
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	13.08	12.21	10.32	11.97	12.25	13.01	12.62	12.85	12.57
Patrimonio / Activos Generadores de Ing. (%)	16.19	14.68	14.92	14.21	14.40	15.60	15.87	14.51	15.01
Patrimonio / Préstamos Totales (%)	16.19	14.68	14.92	14.21	14.40	15.60	15.87	14.51	15.01
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	20.49	18.26	33.17	16.19	15.45	17.54	22.16	11.83	17.42
Activos Líquidos / Activos Totales (%)	17.43	15.26	29.39	13.99	13.36	15.03	19.13	10.22	15.03
Activos Líquidos + Inversiones / Depósitos Totales (%)	20.49	18.26	33.17	16.19	15.45	17.54	22.16	11.83	17.42
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.83	0.98	1.04	1.01	1.32	1.15	1.10	1.00	1.01
Utilidad Neta / Total de Activos (Promedio) (%)	0.72	0.82	0.78	0.87	1.10	0.96	0.82	0.86	0.86
Utilidad Neta / Patrimonio Total (Promedio) (%)	5.86	6.53	6.89	6.97	8.69	7.59	7.15	6.93	6.89
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.30	8.31	8.75	8.67	8.83	8.36	7.89	7.05	7.18
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.64	5.35	5.63	5.65	5.68	5.21	4.95	4.41	4.47
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.67	2.96	3.11	3.02	3.15	3.15	2.94	2.64	2.72
Egresos Generales / Ingresos de Operaciones (%)	86.67	72.67	73.16	73.44	74.16	69.79	70.01	71.34	72.14



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.81	0.78	0.72	0.78	0.91	0.69	0.76	0.82	0.83
PRODUCTIVIDAD									
Número de Empleados	19.00	19.00	18.00	19.00	19.00	18.00	20.00	20.00	21.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	4,399.45	4,930.92	5,210.82	5,272.93	5,395.64	5,343.46	4,805.05	5,340.32	5,007.10
Depósitos Totales / Empleados	4,633.36	4,954.08	6,675.89	5,410.37	5,486.06	5,488.21	5,215.53	5,213.48	5,160.62
Utilidad Neta / Empleados	40.54	11.27	25.51	36.87	64.69	15.17	26.13	38.62	50.12
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-7.13	15.65	36.55	25.25	16.50	2.40	-10.88	1.45	4.20
Préstamos (%)	-18.39	16.62	12.99	18.20	22.64	2.66	2.46	6.61	2.57
Locales (%)	-18.37	16.70	13.16	18.37	22.81	2.77	2.46	6.61	2.57
Extranjeros (%)	-26.67	-28.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	-8.14	13.55	41.94	32.80	18.40	4.95	-13.19	1.43	3.97
Locales (%)	-7.37	13.51	41.74	33.92	8.85	4.96	-13.00	-4.16	14.26
Extranjeros (%)	-31.34	17.17	58.32	-17.28	403.97	4.24	-26.83	407.52	-85.78
Patrimonio (%)	6.03	10.08	10.69	13.35	9.08	9.11	8.98	8.89	6.89
Utilidad Neta (%)	-58.24	50.77	55.96	232.37	59.55	27.44	13.82	10.25	-14.36
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	84,325.93	94,472.86	94,637.87	101,093.74	103,138.76	96,855.66	96,626.38	107,397.75	105,804.24
Mención Especial	0.00	23.30	0.00	0.00	88.00	82.00	265.00	229.01	195.20
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	194.44	23.20	17.72	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	76.24	210.18	207.40	188.90	164.87	149.09	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	7.46	7.44	7.32	7.30	7.18	6.55	5.92	5.89	5.98
Resto del País	8.09	8.00	7.92	8.18	7.93	7.82	6.80	6.45	7.31
Al por Menor	7.51	7.92	7.73	7.73	7.48	7.16	6.78	6.52	6.86



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
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	8.80	8.83	8.46	8.09	8.29	7.35	6.09	6.58	6.55
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	5.40	5.25	5.14	5.40	5.32	4.83	4.29	0.00	4.52
Persona Juridica	6.03	5.88	5.53	5.38	5.33	4.78	4.76	0.00	4.43