

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

|                                 | 2008         | 2009        |              |               |              | 2010        |              |               |              |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|                                 | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION            |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 125,605.03   | 135,954.23  | 147,597.62   | 141,649.36    | 140,201.47   | 136,325.93  | 136,249.71   | 130,328.44    | 0.00         |
| ACTIVOS LIQUIDOS                | 18,883.00    | 27,297.80   | 40,931.81    | 16,914.46     | 37,756.23    | 33,209.20   | 32,080.93    | 13,333.70     | 0.00         |
| TOTAL DE PRESTAMOS              | 105,149.12   | 107,091.97  | 105,137.67   | 123,421.16    | 101,121.11   | 101,437.20  | 102,528.02   | 115,389.52    | 0.00         |
| LOCALES                         | 105,149.12   | 107,091.97  | 105,137.67   | 123,421.16    | 101,121.11   | 101,437.20  | 102,528.02   | 115,389.52    | 0.00         |
| EXTRANJEROS                     | 0.00         | 0.00        | 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 DEPOSITOS              | 108,373.04   | 118,249.37  | 126,903.62   | 122,757.89    | 119,442.61   | 118,120.28  | 118,425.70   | 112,108.88    | 0.00         |
| LOCALES                         | 106,848.03   | 116,025.00  | 124,964.40   | 120,539.16    | 117,331.94   | 115,991.02  | 116,549.33   | 110,226.83    | 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       | 106,848.03   | 116,025.00  | 124,964.40   | 120,539.16    | 117,331.94   | 115,991.02  | 116,549.33   | 110,226.83    | 0.00         |
| DEPOSITOS DE BANCOS             | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| EXTRANJEROS                     | 1,525.01     | 2,224.38    | 1,939.22     | 2,218.73      | 2,110.67     | 2,129.25    | 1,876.37     | 1,882.05      | 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       | 1,525.01     | 2,224.38    | 1,939.22     | 2,218.73      | 2,110.67     | 2,129.25    | 1,876.37     | 1,882.05      | 0.00         |
| DEPOSITOS DE BANCOS             | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PATRIMONIO TOTAL                | 15,785.43    | 16,021.48   | 16,292.50    | 16,557.63     | 16,741.20    | 16,874.71   | 17,027.12    | 17,231.63     | 0.00         |
| PROMEDIO (12 MESES)             |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 123,070.31   | 125,637.83  | 134,215.99   | 131,167.29    | 132,903.25   | 136,140.08  | 141,923.67   | 135,988.90    | 0.00         |
| ACTIVOS GENERADORES DE INGRESOS | 103,833.17   | 101,637.15  | 100,619.37   | 115,113.80    | 103,135.12   | 104,264.58  | 103,832.85   | 119,405.34    | 0.00         |
| TOTAL DE PRESTAMOS              | 103,833.17   | 101,637.15  | 100,619.37   | 115,113.80    | 103,135.12   | 104,264.58  | 103,832.85   | 119,405.34    | 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                | 15,275.28    | 15,512.18   | 15,772.52    | 16,029.96     | 16,263.31    | 16,448.09   | 16,659.81    | 16,894.63     | 0.00         |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |             |              |               |              |             |              |               |              |
| INGRESOS POR INTERESES          | 7,458.44     | 1,858.94    | 3,777.01     | 5,886.65      | 8,084.03     | 1,910.05    | 3,787.89     | 5,786.07      | 0.00         |
| EGRESOS DE OPERACIONES          | 4,637.57     | 1,158.30    | 2,358.24     | 3,769.39      | 5,257.65     | 1,392.54    | 2,760.17     | 4,147.63      | 0.00         |
| INGRESO NETO DE INTERESES       | 2,820.87     | 700.64      | 1,418.77     | 2,117.26      | 2,826.37     | 517.51      | 1,027.72     | 1,638.45      | 0.00         |

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| OTROS INGRESOS  | 770.50       | 168.14      | 381.58       | 566.53        | 649.54       | 189.32      | 412.13       | 588.12        | 0.00         |
| INGRESO DE OPERACIONES  | 3,591.37     | 868.78      | 1,800.35     | 2,683.78      | 3,475.91     | 706.83      | 1,439.85     | 2,226.57      | 0.00         |
| EGRESOS GENERALES   | 2,596.46     | 636.72      | 1,294.55     | 1,907.40      | 2,518.08     | 571.72      | 1,150.19     | 1,781.52      | 0.00         |
| UTILIDAD ANTES DE PROVISIONES   | 994.90       | 232.05      | 505.80       | 776.38        | 957.83       | 135.11      | 289.66       | 445.05        | 0.00         |
| UTILIDAD DEL PERIODO  | 1,020.30     | 236.05      | 507.07       | 772.21        | 955.77       | 133.51      | 285.91       | 490.43        | 0.00         |
| <b>CALIDAD DE ACTIVOS</b>   |              |             |              |               |              |             |              |               |              |
| 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  | 850.32       | 880.32      | 910.32       | 940.32        | 679.94       | 709.94      | 739.94       | 769.94        | 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 (%)                      | 0.81         | 0.82        | 0.87         | 0.76          | 0.67         | 0.70        | 0.72         | 0.67          | 0.00         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 12.57        | 11.78       | 11.04        | 11.69         | 11.94        | 12.38       | 12.50        | 13.22         | 0.00         |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 15.01        | 14.96       | 15.50        | 13.42         | 16.56        | 16.64       | 16.61        | 14.93         | 0.00         |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 15.01        | 14.96       | 15.50        | 13.42         | 16.56        | 16.64       | 16.61        | 14.93         | 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         |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 17.42        | 23.08       | 32.25        | 13.78         | 31.61        | 28.11       | 27.09        | 11.89         | 0.00         |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 15.03        | 20.08       | 27.73        | 11.94         | 26.93        | 24.36       | 23.55        | 10.23         | 0.00         |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 17.42        | 23.08       | 32.25        | 13.78         | 31.61        | 28.11       | 27.09        | 11.89         | 0.00         |
| <b>RENTABILIDAD</b>   |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 0.98         | 0.93        | 1.01         | 0.89          | 0.93         | 0.51        | 0.55         | 0.55          | 0.00         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | 0.83         | 0.75        | 0.76         | 0.78          | 0.72         | 0.39        | 0.40         | 0.48          | 0.00         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | 6.68         | 6.09        | 6.43         | 6.42          | 5.88         | 3.25        | 3.43         | 3.87          | 0.00         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.18         | 7.32        | 7.51         | 6.82          | 7.84         | 7.33        | 7.30         | 6.46          | 0.00         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 4.47         | 4.56        | 4.69         | 4.37          | 5.10         | 5.34        | 5.32         | 4.63          | 0.00         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 2.72         | 2.76        | 2.82         | 2.45          | 2.74         | 1.99        | 1.98         | 1.83          | 0.00         |



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| ZONA LIBRE             | 6.23         | 5.99        | 6.37         | 6.48          | 6.65         | 6.62        | 6.55         | 5.90          | 0.00         |
| RESTO DEL PAIS         | 6.51         | 6.31        | 7.02         | 6.99          | 6.34         | 6.40        | 6.04         | 6.09          | 0.00         |
| AL POR MENOR           | 7.30         | 7.37        | 7.42         | 7.27          | 7.23         | 7.26        | 6.76         | 6.51          | 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      | 6.03         | 6.01        | 6.07         | 6.69          | 6.32         | 6.38        | 6.29         | 4.92          | 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        | 4.52         | 4.09        | 3.91         | 4.14          | 4.46         | 4.46        | 4.41         | 4.17          | 0.00         |
| PERSONA JURIDICA       | 4.40         | 4.33        | 4.29         | 4.48          | 4.36         | 4.42        | 4.32         | 4.37          | 0.00         |