



**Banco Delta, S.A. (BMF)**  
**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	
<b>BALANCE DE SITUACION</b>										
Total de Activos	35,040.12	38,319.96	41,921.18	47,760.03	53,260.92	63,452.77	67,385.09	77,743.04	87,859.57	
Activos Líquidos	2,996.62	2,899.48	3,894.37	5,555.15	6,102.59	11,559.21	10,076.50	11,860.07	11,800.90	
Total de Préstamos	24,201.56	26,952.15	29,363.22	33,717.71	37,958.86	42,464.28	46,174.89	53,533.02	61,599.12	
Locales	24,201.56	26,952.15	29,363.22	33,717.71	37,958.86	42,464.28	46,174.89	53,533.02	61,599.12	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Inversiones	4,551.91	4,551.91	4,751.19	4,751.19	4,751.19	4,751.19	5,537.41	5,537.41	5,484.66	
Total de Depósitos	5,450.62	7,206.74	9,464.37	13,697.69	15,942.05	21,252.58	25,558.67	30,073.02	36,904.10	
Locales	4,895.46	6,635.91	8,374.23	12,172.88	13,668.99	17,791.85	22,546.01	26,725.62	33,491.71	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	4,395.46	6,135.91	7,774.23	11,072.88	13,518.99	17,281.10	21,334.48	25,398.31	30,715.50	
Depósitos de Bancos	500.00	500.00	600.00	1,100.00	150.00	510.75	1,211.52	1,327.31	2,776.21	
Extranjeros	555.16	570.82	1,090.15	1,524.81	2,273.06	3,460.73	3,012.66	3,347.41	3,412.39	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	555.16	570.82	1,090.15	1,524.81	2,273.06	3,460.73	3,012.66	3,347.41	3,412.39	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	4,541.65	4,728.90	4,899.82	4,973.98	6,105.17	6,195.84	7,080.28	7,916.55	8,836.96	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	17,520.06	19,159.98	20,960.59	40,101.59	44,150.52	50,886.36	54,653.14	62,751.53	70,560.24	
Activos Generadores de Ingresos	14,376.73	15,752.03	17,057.20	33,220.43	35,731.76	39,359.76	42,913.35	48,769.66	54,896.91	
Total de Prestamos	12,100.78	13,476.07	14,681.61	28,568.88	31,080.21	34,708.21	37,769.05	43,625.36	49,778.99	
Total de Inversiones	2,275.95	2,275.95	2,375.59	4,651.55	4,651.55	4,651.55	5,144.30	5,144.30	5,117.92	
Patrimonio Total	2,270.82	2,364.45	2,449.91	4,920.03	5,323.41	5,462.37	5,990.05	6,445.26	7,471.07	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	1,710.21	955.86	2,047.29	3,290.37	4,932.82	1,651.62	3,451.69	5,476.78	8,176.88	
Egreso de Operaciones	1,104.31	599.33	1,226.53	1,945.48	2,812.93	905.86	1,946.55	3,006.85	4,149.36	



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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	605.89	356.53	820.76	1,344.90	2,119.89	745.75	1,505.14	2,469.94	4,027.52
Otros Ingresos	876.65	788.79	1,380.94	2,066.07	2,755.52	731.60	1,592.03	2,611.68	3,683.34
Ingreso de Operaciones	1,482.55	1,145.31	2,201.71	3,410.97	4,875.41	1,477.36	3,097.17	5,081.62	7,710.86
Egresos Generales	1,853.53	1,042.00	3,219.42	4,470.07	5,705.37	1,343.04	2,903.70	4,735.09	6,822.60
Utilidad Antes de Provisiones	-370.98	103.31	-1,017.72	-1,059.09	-829.96	134.32	193.47	346.53	888.26
Utilidad del Periodo	0.00	-62.75	-1,296.82	-1,437.67	-1,313.97	4.23	-130.89	-174.28	28.16
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	1,048.93	940.52	44.37	313.64	553.44	565.73	674.80	918.40	1,313.98
Total Provisiones Para Préstamos	697.01	795.65	363.94	427.10	481.20	520.46	496.56	583.37	847.36
Préstamos Vencidos / Préstamos Totales (%)	4.33	3.49	0.15	0.93	1.46	1.33	1.46	1.72	2.13
Provisiones / Préstamos Vencidos (%)	66.45	84.60	820.20	136.18	86.95	92.00	73.59	63.52	64.49
Provisiones Para Préstamos / Préstamos Totales (%)	2.88	2.95	1.24	1.27	1.27	1.23	1.08	1.09	1.38
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	12.96	12.34	11.69	10.41	11.46	9.76	10.51	10.18	10.06
Patrimonio / Activos Generadores de Ing. (%)	15.80	15.01	14.36	12.93	14.29	13.12	13.69	13.40	13.17
Patrimonio / Préstamos Totales (%)	18.77	17.55	16.69	14.75	16.08	14.59	15.33	14.79	14.35
Indice de Adecuacion de Capital	12.50	12.15	11.99	12.06	0.00	12.08	12.78	12.60	12.10
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	54.98	40.23	41.15	40.56	38.28	54.39	39.42	39.44	31.98
Activos Líquidos / Activos Totales (%)	8.55	7.57	9.29	11.63	11.46	18.22	14.95	15.26	13.43
Activos Líquidos + Inversiones / Depósitos Totales (%)	138.49	103.39	91.35	75.24	68.08	76.75	61.09	57.85	46.84
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	-1.59	-15.21	-5.77	-3.68	0.04	-0.61	-0.48	0.05
Utilidad Neta / Total de Activos (Promedio) (%)	0.00	-1.31	-12.37	-4.78	-2.98	0.03	-0.48	-0.37	0.04
Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	-10.62	-105.87	-38.96	-24.68	0.31	-4.37	-3.61	0.38
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.90	24.27	24.01	13.21	13.81	16.78	16.09	14.97	14.89
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.68	15.22	14.38	7.81	7.87	9.21	9.07	8.22	7.56
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.21	9.05	9.62	5.40	5.93	7.58	7.01	6.75	7.34



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Egresos Generales / Ingresos de Operaciones (%)	125.02	90.98	146.22	131.05	117.02	90.91	93.75	93.18	88.48
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	6.10	20.03	16.19	8.29	7.71	7.44	7.42	7.14	6.71
PRODUCTIVIDAD									
Número de Empleados	108.00	108.00	113.00	119.00	124.00	142.00	166.00	179.00	209.00
Número de Sucursales	1.00	1.00	1.00	1.00	2.00	2.00	3.00	4.00	4.00
Préstamos / Empleados	224.09	249.56	259.85	283.34	306.12	299.04	278.16	299.07	294.73
Depósitos Totales / Empleados	50.47	66.73	83.76	115.11	128.56	149.67	153.97	168.01	176.57
Utilidad Neta / Empleados	0.00	-0.58	-11.48	-12.08	-10.60	0.03	-0.79	-0.97	0.13
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	0.00	0.00	0.00	47.21	52.00	65.59	60.74	62.78	64.96
Préstamos (%)	0.00	0.00	0.00	43.97	56.84	57.55	57.25	58.77	62.28
Locales (%)	0.00	0.00	0.00	43.97	56.84	57.55	57.25	58.77	62.28
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	0.00	0.00	0.00	278.22	192.48	194.90	170.05	119.55	131.49
Locales (%)	0.00	0.00	0.00	291.40	179.22	168.11	169.23	119.55	145.02
Extranjeros (%)	0.00	0.00	0.00	198.11	309.44	506.27	176.35	119.53	50.12
Patrimonio (%)	0.00	0.00	0.00	2.22	34.43	31.02	44.50	59.16	44.75
Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-106.74	-89.91	-87.88	-102.14
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	21,448.84	24,516.65	27,167.84	31,246.25	35,524.07	39,308.74	43,374.78	49,563.18	57,337.97
Mencion Especial	1,935.55	1,685.26	1,987.44	2,178.11	2,066.73	2,385.54	2,196.22	2,878.65	2,878.81
Subnormal	579.85	543.11	393.76	375.02	413.39	692.21	400.80	735.10	835.69
Dudoso	154.46	199.60	134.28	56.12	168.51	276.54	326.34	592.84	911.41
Irrecuperable	779.87	803.17	43.84	289.30	267.37	321.71	373.30	346.61	482.61
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	11.00	16.20	16.40	16.40	14.25	12.06	0.00
Resto del País	13.33	13.00	18.83	21.15	20.10	19.95	17.43	10.65	11.50



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Al por Menor	10.00	10.00	20.29	20.29	20.12	19.79	19.23	14.32	23.17
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	13.15
Prestamo Personal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.83	10.88
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	6.48	6.49	6.43	6.44	6.44	6.42	6.16	0.00	0.00
Persona Juridica	6.92	6.93	6.70	7.00	7.34	7.24	6.82	0.00	6.52